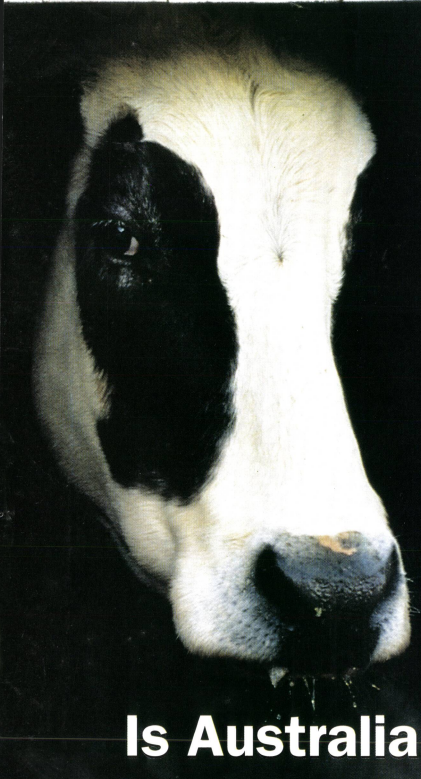


CHOICE

www.choice.com.au



Property inspections:
can you trust them?

Save \$\$\$
in bank fees

Does **sex**
make you run
faster?

BSE

Is Australia *really* safe?

Tell us about your car



Jane Mackenzie

You'll find our car reliability survey with this issue of CHOICE — it's time again to ask you all to tell us about your make and model of car so we can see how they stack up against each other.

Reliability's not the only factor you think of when you buy a car, but it's close to the top of the list: no-one wants to get stuck with a dead car time after time. The regular CHOICE reliability survey gives information about both brands and models, so you can see which are consistently good or bad, which

improve their reliability over time, and which are real lemons to avoid.

You won't find this information anywhere else, so the more brands and models you tell us about, the more valuable it is to all car buyers. We need at least 50 samples of a particular model to be able to include it in our published survey results.

Filling in the survey will take a few minutes. In particular, we have to ask you to go and read the exact manufacture date information from your car's compliance plate. As models don't change conveniently at the beginning of calendar years, we also have to know which month it was manufactured in to be quite sure which model it is.

Please take the time to do this. Last time (September 1999) we reported on 21 makes and well over 50 models up to 10 years old. But there are still a lot of models out there that are falling through the net because not enough people are telling us about them. Add your verdict to the survey and let the world find out just how reliable your car is.

And thanks again for your help — without all our subscribers giving us information like this, CHOICE wouldn't be able to keep consumers in the know about all the products and services they buy. We'll look forward to being buried under floods of returned car reliability surveys!

Jane Mackenzie
Editor

Your letters

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't personally answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.

Write to us at CHOICE, 57 Carrington Road, Marrickville NSW 2204. Phone us on (02) 9577 3399. Fax us on (02) 9577 3355. email us at ausconsumer@choice.com.au.

Web address: www.choice.com.au.

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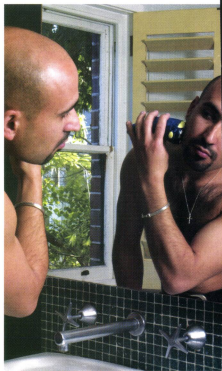
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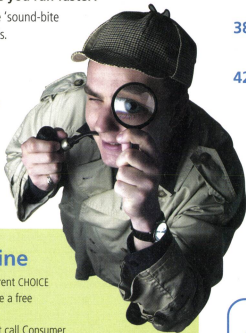
Are they costing you a fortune? Find out how to avoid them, plus which accounts are cheaper to keep.



32 SEX! Does it make you run faster?

You wish! We analyse 'sound-bite science' and its pitfalls.

You're unlikely to get a Sherlock inspecting your house — unfortunately. See page 16 for our helpful guide.



CHOICE Online

Don't forget: if you're a current CHOICE subscriber you can also have a free subscription to our website: www.choice.com.au. Just call Consumer Services on (02) 9577 3399 and have your email address ready.

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They're certainly quick and easy, but what about their fat and salt levels? Find out.

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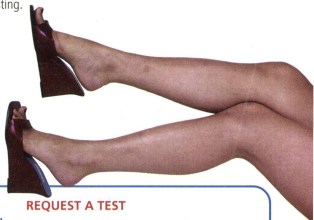
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Some new machines have innovations you might find interesting.



REQUEST A TEST

If you've seen something you'd like us to test, email us at requestatest@choice.com.au or call us on (02) 9577 3399.

Alcohol that's not meant for drinking

Alcoholic food essences are those cheap alternatives to spirits found in cocktail mixes and used in cooking to flavour cakes and desserts. But they can contain as much as 50–80% alcohol, making them attractive to underage drinkers keen to get a kick as cheaply as possible.

In 1999 in Victoria a 15-year-old boy died after drinking an imitation vodka essence. He'd been drinking the essence mixed with soft drink and on his own, and while walking home, he collapsed, fell into a coma and died. It's not known at this stage whether he died from alcohol poisoning or hypothermia. Nevertheless, the product he'd been drinking was 76.4% alcohol.

Until recently, these products were freely available to underage drinkers for a number of reasons. Manufacturers could take advantage of duty-free spirit to produce them (tax concessions for spirit used in the manufacture of essences are no longer available). A further attraction was that, until last year, they were readily available in supermarkets in many states. Underage drinkers could legally buy a 375 mL bottle of food essence with up to 80% alcohol for less than \$5.

State and territory governments, which enforce liquor and licensing laws, recently changed the regulations so that alcoholic essences in volumes of 50 mL or more (with the exception of vanilla essence up to 100 mL) are only available in licensed premises. Currently they don't have to include their alcohol content on the label, but the Australia New Zealand Food Authority has proposed that they be required to.

While this goes some way to fixing a problem, is there any real need for these essences to be available in bottles bigger than 50 mL, even in licensed premises? Most household cooks

probably wouldn't use more than a 50 mL bottle in a year, and if caterers need them in larger volumes, they could be available only directly from the wholesaler.

Alcoholic food essences can be up to 80% alcohol. Now bottles larger than 50mL can only be sold on licensed premises.



VANESSA MARSHALL

IN THE NEWS ...

New Food Standards Code is great news for consumers

The Australia New Zealand Food Standards Council (ANZFSC) recently agreed on a number of important food issues, including the adoption of a new Food Standards Code. Some of the decisions mean you'll be able to easily compare nutrition information on food panels and make better health-related dietary choices.

The key inclusions in the code are:

- Mandatory nutrition information panels on packaged foods, with a separate entry for saturated fats.
- The hotly debated sugar category will remain on nutrition panels.
- The introduction of percentage labelling of characterising ingredients (such as strawberries in strawberry yoghurt, pecan in pecan pie or fish in fisherman's pie), enabling effective comparison across brands.
- Compositional standards for 'icon foods' (including jam, yoghurt, chocolate and ice cream), setting out the minimum percentage of main ingredients, will remain.

The mandatory inclusion of a nutrition information panel that includes information on saturated fats and the introduction of percentage ingredient labelling are big wins for consumers.

Food manufacturers have two years to comply with the new code.

Want to work for CHOICE?

If you live in Sydney and are looking for casual work that's both interesting and challenging, CHOICE and CHOICE Online could have just the job for you.

We're looking for someone to assist in checking data and reports for publication. You need strong numerical skills and an eye for detail; an understanding of computer technology would also be an advantage. You'll probably have a degree in a science or technology field and/or wide-ranging employment experience where such skills have been developed.

It's vital that you have excellent communication and negotiation skills, both oral and written, and that you demonstrate maturity, judgment and meticulous attention to detail, without being dogmatic. An understanding of quality assurance principles, an interest in consumer issues and the ability to be flexible about work times are also important.

Employment is on a project-by-project basis and will mainly consist of end-point quality checking (CHOICE calls it 'verification') of data, reports and articles on a range of consumer topics, such as health insurance, phone plans and computer tests. Pay is around \$20 per hour, depending on skills and experience.

For more information about the job, contact Pam Gardiner on (02) 9577 3312 or at pgardiner@choice.com.au, or send your résumé to her at 57 Carrington Road, Marrickville 2204, marked 'Quality assurance position'. Please have your applications in by March 20, 2001.

Five more genetically modified foods approved for sale

ANZFS has also approved five new genetically modified foods for sale in Australia. These are derived from:

- Insect-resistant corn.
- Herbicide-tolerant corn.
- High-oleic-acid soybeans.
- Herbicide-tolerant cotton.
- Herbicide-tolerant canola.

Other genetically modified foods approved by ANZFS are Roundup Ready soybeans (which are herbicide-tolerant) and Ingard cotton (insect-resistant), which is used to make cottonseed oil. These were approved in July 2000.

Approval means foods containing these ingredients can now be sold legally in Australia, but it's essentially a bureaucratic formality: it's likely they've been present in foods for the last six or seven years.



More information ...

For more on the new food standards and genetically modified foods (including new labelling regulations, which come into effect later this year), see the CHOICE website: www.choice.com.au — just type 'GM food' or 'food standards' in the search box.

Tell us what you think about Aldi in Australia

If you've just returned from Mars, you may have missed all the news and hype about Aldi, the German supermarket chain opening stores across Australia. If there isn't one near you yet, we're checking them out for you: we're researching an article about Aldi, in particular how it compares with other supermarkets, and will run it in an upcoming issue of CHOICE and on our website.

We'll be comparing prices, product range and quality with other supermarket chains, and we'd also like to hear what you think about Aldi. Are you saving money? Are you happy with the quality of the products? How does the overall shopping experience — convenience, ambience and service — compare with other places you've shopped?

Please write to us at *Supermarket opinion*, CHOICE, 57 Carrington Road, Marrickville 2204; email us at supermarket@choice.com.au or go to our website, www.choice.com.au, type 'aldi' in the search box and tell us what you think in the forum.

WORLD CONSUMER SNAPSHOT

■ A blacker wash?

Ads for laundry detergents usually promise a "whiter than white" wash — until now. Austria's *Konsument* recently tested Coral Black Velvet, a liquid designed to maintain the colour of dark and black garments. Testers washed black jeans with the product or with Omo Color tablets.

After 15 washes at 30°C, the Omo-washed jeans showed white stripes on the outside, which became clearly visible after 25 washes. The Coral-washed jeans maintained their colour much better, with stripes hardly visible after 25 washes.

But there are cheaper ways to help keep black looking black (Coral is 20% more expensive): wash dark jeans inside out, and don't use detergents with bleaching agents (check the packet) on coloured clothes.

■ Government-sponsored chocolate fest

Lucky Luxembourg hosted a 'chocolate fortnight' late last year, including chocolate-making workshops and tasting stalls, according to its consumer magazine *de Konsument*.

Why would a government get excited about chocolate? The Luxembourg interior ministry organised the festival to educate people about a European Union guideline that could result in lower-quality chocolate, as well as less income for cocoa butter producers.

Cocoa beans are currently grown in Africa, Latin America and Asia. In Africa, where 60% of the world's cocoa beans are grown, the EU guideline could significantly reduce the income of small cocoa producers, as it allows the sale of chocolate that contains vegetable fats other than

cocoa butter up to a maximum of 5% of the total weight. On average, this means that other fats can be substituted for 17% of the cocoa butter.

Producers of fine chocolate will continue to use 100% cocoa butter for their chocolates, so connoisseurs had better check the label carefully in future on those Belgian and Swiss chockies.

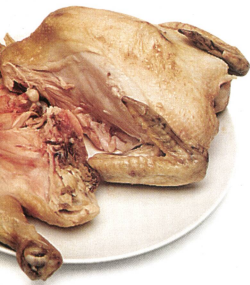
■ Male pattern baldness treatments: a bit thin

Sorry, guys, but according to New Zealand's *Consumer* magazine, there "is no known cure for male-pattern baldness", which is mostly genetically programmed.

Consumer abandoned Hippocrates' apparently foolproof method of smearing pigeon droppings on your scalp, and instead sent intrepid researchers to a host of hair-growth clinics, where they received all sorts of bogus modern-day advice.

Perhaps not surprisingly, *Consumer* found that 'cures' such as the 'eye-clench', hanging your head off the end of the bed, massaging your scalp or using special shampoos have no scientific basis — and also don't work.

Some products, however, such as the drugs finasteride (sold under the brand name Propecia, and on no account to be used by women) and minoxidil, can encourage some hair growth on some people, and transplant surgery or hairpieces often give good results nowadays. (For more on Propecia see CHOICE, March 2000.)



Glowing chook — food from the X-files?

Chicken glowing in the dark? This case could have come from an X-files episode, but in fact is real. Not one, but two CHOICE subscribers have contacted us in the past few months to tell us about their experiences with 'glowing chicken'.

In both cases the raw chicken leftovers had been left out of the fridge for the family cat. Both subscribers noticed that in the dark the chicken was a bright fluorescent colour — it was glowing! One said he first "thought it was the moonlight shining on the sink".

The explanation behind this isn't nearly as sinister as you might expect. We contacted the health department to see if it could shed some light on this strange phenomenon and, lo and behold, it's a fairly common occurrence.

A spoilage bacteria called *Pseudomonas fluorescens* is the culprit. This is a water-borne bacteria that could be present in meat that's been stored at too high a temperature, and could continue to grow slowly under refrigerated conditions.

Even though it may be present, it's not considered a food-poisoning bacteria, so you won't become ill if you eat it. It's quite common in meat, but chicken would have to be subject to temperature 'abuse' at some point to be affected, such as being left out for pets.

So there you have it.



Over 100,000 Australians have lost their money in fraudulent and illegal investments in the last 10 years. Here we review the latest investment news from the Australian Securities and Investments Commission (ASIC) and give you tips on how to avoid investment pitfalls. For further information call the ASIC infoline on 1300 300 630 or check its website on www.asic.gov.au.

Tyre recycling scheme stopped

The Australian Securities and Investments Commission (ASIC) has stopped Cardinal Financial Securities Services Limited offering, issuing, selling or transferring securities in three separate tyre recycling schemes: Envirotyre Joint Venture Scheme, the Queensland Tyre Resources Joint Venture Scheme and the Southern Rubber Technologies Joint Venture Scheme.

ASIC found that the three prospectuses for the schemes didn't disclose assumptions made in calculating financial projections in enough detail, and that the expert reports also failed to disclose enough detail to be useful to investors. The prospectuses were aiming to raise money to establish tyre collection and recycling facilities around Australia.

What's a prospectus?

A prospectus is a legal document produced by a company that must contain all relevant information potential investors require to make a fully informed assessment of the future prospects of, and any risks associated with, investing in a company that's raising funds, or a managed investment scheme.

A prospectus should be lodged with ASIC, and it's worth checking that it is (see contact details, right). However, that doesn't mean ASIC has checked the expert reports or other financial information in it.

What information should a prospectus contain?

A prospectus should cover four main areas:

- Information about the actual share issue — the purpose of the issue, proposed use of capital that's raised, and the minimum and

maximum amount you can invest.

- Non-financial information about the issuer — a detailed description of the business, its products, and reports from directors or experts in the field.
- A statement about risks associated with the business.
- Financial information about the issuer or the scheme — historical and forecast financial reports.

In the case of the tyre recycling schemes, ASIC didn't think the information in the prospectus was detailed enough for investors to be properly informed about the merits and risks of their investments.

CHOICE advice

- Whenever you're considering investing in a company or a scheme (including tax-driven set-ups like tree or grape schemes), always **ask for a prospectus** and check that it's been lodged with ASIC. Remember, though, that this doesn't mean ASIC recommends it as an investment.
- Get **independent financial advice** on the information in the prospectus to help you decide whether it's a good investment for you. See *Choosing a financial planner*, CHOICE, October 1998, to find out what to look for in a good one, or *Who do you trust with your life savings?* on www.choice.com.au (see page 3 for how to get free trial access to our website).

If you're in doubt as to whether a scheme's legal or not, or for more information, contact the ASIC infoline on 1300 300 630 or visit ASIC's consumer website at www.fido.asic.gov.au.

Thanks again

On July 31, 2000, a very beautiful person, Fiona Parkinson, died while waiting for a heart and lung transplant. Fiona had been sick for several of her 31 years.

I was surprised to read your August issue on organ donation and, while hard for me to read, I appreciate the trouble you have gone to by printing such a detailed and informative article.

Your article only needs to inform one person to save a life and to save hundreds from grief. I am sure your article will achieve much more. Thank you.

Matthew Parkinson (brother)
Yarralumla, ACT

Travel insurance vital

I am writing to express my appreciation of the useful and pertinent public messages on travel insurance in the November issue's article *Happy trails*. Also, to reaffirm your points regarding the necessity for travellers to take out travel insurance, ensuring that it is appropriate for the activities planned and each individual's personal (particularly medical) circumstances.

This Department's consular officers deal every day with the death, injury or hospitalisation of Australians overseas. In cases where victims are not covered by travel insurance, personal tragedies are compounded by a long-term financial burden. With medical evacuations costing in excess of \$80,000, we know of instances where families have been forced to sell assets, including their super or family homes, to bring loved ones back to Australia for treatment.

We provided consular assistance to almost 21,000 Australians in difficulty overseas last financial year. This included 604 deaths, 656 hospitalisations and 103 evacuations of Australians to another location for medical purposes.

We are not seeking to discourage Australians from travelling, which is usually a very positive experience. To put these figures in context, last year 3.3 million Australians travelled overseas. By 2005 we expect this number to rise to 4.5 million.

There are, however, things travellers can do to reduce the likelihood of becoming a consular statistic. Proper travel insurance is very important. For up-to-date information on 76 different countries, consult our departmental website (www.dfat.gov.au/travel). Some insurance policies will not cover claims made in countries to which the Department of Foreign Affairs and Trade recommends against travel. As your article recommends, travellers should check the fine print of their individual policies.

Thanks again for your informative article, which we hope helps your readers to enjoy and make the most of an overseas travel experience.

Ian Kemish
Assistant Secretary
Consular Branch
Department of Foreign Affairs
and Trade

One ski not enough!

Just before your review of travel insurance we were doing our own analysis for a skiing holiday in Canada. One of the insurance plans that we found to be unacceptable for this situation was the Traveland policy, underwritten by **TRANSPORT INDUSTRIES**, a policy which you awarded the highest points for the high-end traveller.

With this policy they'll only reimburse you for part of a set — for example, if one ski is damaged they'll only pay you for that ski. As any skier knows, you can't buy single skis, but have to buy a complete replacement pair.

**Mark Jones and
Alison Machin**
via Internet

We've asked each insurer mentioned in the article what their policies cover regarding property in pairs or sets, using your example of skis. All will replace both skis even if only



one is damaged, except for NRMA, ZURICH and TRANSPORT INDUSTRIES, which underwrites policies for Traveland, Ansett and Carlson Wagonlit Travel.

These three companies will cover only the damaged or lost part of the pair. They'll either replace one ski or pay out a proportion of the maximum limit — for example, if the maximum limit is \$500 and one half of a pair or part of a set is stolen or damaged, you'll only receive \$250, even though you'll probably have to buy a new pair or complete set.

CHOICE thinks this type of clause is unfair, and it's an important factor to check for in the small print when you're considering a travel insurance policy. And a clause like this could cover many things, including earrings and even shoes.

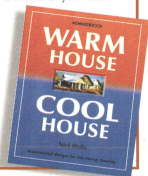
Insurers were also asked if their policies cover equipment hire if yours is damaged or lost. Of the policy plans we looked at, only HIH has this provision.

Letter of the month

We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Matthew Parkinson, of Yarralumla, ACT, receives *Warm House, Cool House*, or any other book of his choice from Consumer Bookshelf, pages 20 to 22.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.

And keep your letters and emails coming about positive outcomes following your complaint to a retailer, manufacturer or tradesperson (see *Your Letters*, December 2000). Address your letters to 'Thumbs up' at the address published on page 2.





PHOTOLIBRARY.COM

MAD COW DISEASE

— *is Australia really safe?*

The Australian government says our cattle — and our meat — are BSE-free. It's also cracked down on beef imports, a ban which may extend to European-made cosmetics and pharmaceuticals. So are we safe from BSE and its human variant, vCJD?

THE AUSTRALIAN government announced on January 5 that it's banned the import of foods containing beef or beef products from 30 European countries because of concerns about bovine spongiform encephalopathy (BSE) or 'mad cow disease'. Meat contaminated with BSE has been linked to a human version of the disease called variant Creutzfeldt-Jakob Disease (vCJD), a condition that causes fatal deterioration of the brain (see *What are CJD and vCJD?*, page 12).

In addition to the import ban, retailers have conducted a voluntary recall of relevant products, and consumers are being asked to check their shelves and throw out any foods imported from Europe containing beef or beef products.

This ban is an extension of the 1996 ban on the import from the UK of certain foods that contained

beef, when the link between BSE and vCJD was officially recognised. It's now clear that BSE has spread to many European countries, which is why the beef product import ban has been extended across Europe. No fresh beef has been imported into Australia from Europe for at least two years, but other potentially affected foods include:

- Soups, cassoulet, beef goulash, filled pasta.
- Stock cubes, meat flavourings and stocks, gravy.
- Liverwurst, pâté, meat paste.
- Luncheon meats, sausage, frankfurters, bockwurst, salami.
- Preserved or canned meat and offal, corned beef, haggis.

What about other products?

Other products from cattle are also under suspicion, including milk, gelatine (used in food and pharmaceuticals), collagen (used in cosmetics), tallow (used in food and cosmetics) and rennet (used in cheese-making). These products from Europe haven't been banned, but some will undergo a scientific risk assessment to determine the likelihood of their being a health risk, and their status could change after that.

■ **Milk and milk products** have been assumed safe, but this assumption is based on limited scientific testing and hasn't been proved.

■ **Gelatine**, which can be made from cattle bones and feet, has also been assumed safe on the same unproven basis. Gelatine is used in food — such as jelly lollies, marshmallow, ice cream and yoghurt — and in medical applications such as coatings for capsules.

■ **Many cosmetic products**, such as anti-aging creams and make-up, contain ingredients made from cow brains, spinal tissue, spleen, pancreas, thymus and placenta, as well as elastin, collagen, gelatine and tallow derivatives (such as glycerine). You may think you're safe because you're not eating them, but they might be able to penetrate mucous membranes of the eyes and mouth; mucous membranes are one of the primary BSE transmission points.

■ **Collagen for implants**. The Australian Register of Therapeutic Goods lists only one manufacturer of injectable collagen, and the product comes from the US. However, European collagen is still used in cosmetics.

■ **Pharmaceuticals**. In theory, all animal products used in British vaccines have been sourced from known BSE-free countries — mainly Australia and New Zealand — since the late 1980s or early 1990s. At least one vaccine slipped through the system, but it wasn't used in Australia. A recent review of vaccines used in Australia concluded that they're safe. Products such as insulin and cortisone are currently being reviewed, although it's been pointed out that many of these products use bovine material sourced from BSE-free countries, even if they're manufactured in Europe.

■ **Tallow** has been assumed safe, but this assumption is based on limited scientific testing

You shouldn't find imported salami and frankfurters that contain beef in your deli or supermarket any more.

and hasn't been proved. Tallow is used in food and cosmetics.

■ **Rennet** is used in cheese-making, and as far as we know hasn't been tested.

■ **Crops** fertilised with meat and bone meal (MBM, which has been linked to BSE when fed to cattle) aren't considered a risk, but haven't been tested.

Is Australian beef BSE-free?

Thanks to a history of pasture-fed cattle and strict agricultural quarantine laws, there's good reason to be confident that Australia is currently BSE-free. Indeed, it's one of only five countries in the world deemed BSE-free by the European Union Expert Advisory Group.

Cattle fed MBM are more likely to have BSE

There's good evidence that BSE spread widely and quickly when cattle were fed meat and bone meal contaminated by the disease. MBM is essentially all the bits of animal left after slaughter and butchering, which are rendered and turned into a cheap, high-protein food for intensively reared ('feedlot') farm animals, including chicken and fish. Australians tend to eat beef raised on pasture rather than feedlot beef. The small percentage of feedlot cattle in Australia is mainly for export to the US, Japan and Korea, and these cows are fed very little MBM — their diet consists mainly of oats and other grains, oil seeds, vegetables and soy protein.

Agricultural quarantine practices have kept many diseases out

■ Importing MBM from overseas was banned in 1966. The one exception to the ban was New Zealand, which had similarly strict quarantine laws.

■ One theory says scrapie, a similar disease found in sheep, is implicated in the original cause of BSE. The disease is widespread in Europe, but there hasn't been a case in Australia for almost 50 years. In 1976 there was a case in New Zealand in an imported sheep, but it was detected while the sheep was still in quarantine.

IN BRIEF

■ It's not just beef you have to worry about: all kinds of other imported products containing ingredients derived from cattle are not yet proven to be safe, such as gelatine, some cosmetics, tallow, rennet in cheese and even milk products.

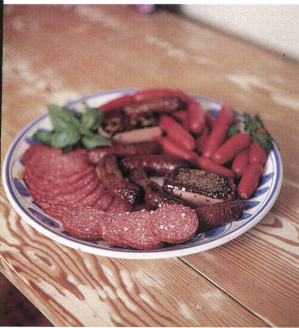
■ While Australian cattle are almost certainly BSE-free and beef imports are banned, these other imported products are still available. The government is assuming they're safe till proven unsafe. Isn't that approach how the whole BSE debacle happened in the first place?

■ In the UK, food and agriculture were regulated by the same government department. The BSE Inquiry found there was a conflict of interest between supporting agricultural producers and protecting consumers with effective food standards. Yet the Federal Government is about to open the door to agriculture ministers having a say in setting food standards. Don't they ever learn?

Which countries are affected by the ban?

Thirty European countries are affected: Albania, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Liechtenstein, Luxembourg, Former Yugoslav Republic of Macedonia, The Netherlands, Norway, Poland, Portugal, Romania, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, United Kingdom and Federal Republic of Yugoslavia.

Not all these countries have reported cases of BSE, but there's good reason to believe there is a risk.



■ The import of live cows was banned in 1988. A voluntary buy-back scheme was established for the 100 or so animals imported from the UK between 1980 and 1988. The majority of animals were returned and destroyed. The remainder have been tagged and are being kept under surveillance.

Which other countries are BSE-free?

New Zealand, Chile, Paraguay and Argentina have also been declared BSE-free.

This doesn't mean that meat from most other countries *isn't* safe — it simply means that BSE can't be completely ruled out. In the US and Canada, for example, there've been no cases of BSE in indigenous cows, but the presence of scrapie and a similar disease in deer (called chronic wasting disease) means these countries are in the second-lowest risk category instead of the lowest.

Has the Australian government done enough?

The government took what seemed at the time to be appropriate steps:

- It banned the import of UK beef livestock in 1988.
- It banned the import of British beef and certain beef products in 1996 when the link between BSE and vCJD was recognised.
- The suspension of blood donations from people who lived in Britain for more than six months from 1980–96 is a recent precautionary measure. (BSE is thought to have first appeared in cattle around 1980.)
- The latest extension of the UK ban to cover all European beef products is also a positive step.

However, CHOICE thinks more could have been — and still can be — done.

What can you do?

■ Find out what's been withdrawn and recalled from the shelves — phone (02) 6271 2222 or see the ANZFA website at www.anzfa.gov.au. Check your cupboards at home for these products. (And don't feed imported or questionable products you may have at home to your pets!)

Keeping in mind that gelatine, fat, rennet, milk, collagen and other such cow-derived products haven't been proven safe or unsafe, you may wish to take further precautions by:

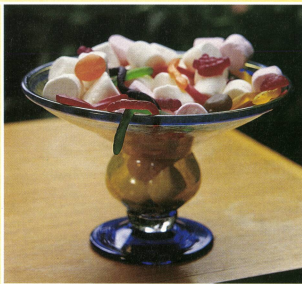
- Checking 'unusual suspects' such as imported cakes, puddings and biscuits for animal fat.
- Not buying imported cheese.
- Avoiding gelatine (for example in jelly lollies, marshmallow, ice cream and yoghurt), as labelling won't tell you whether it's been imported from a BSE country. (The US Food and Drug Administration's TSE Advisory Committee has recommended that gelatine from BSE countries should no longer be exempt from import bans.)
- Avoiding meat and meat products altogether (see CHOICE, December 1999, for information and tips on *Going vegetarian*).
- Choosing 'cruelty-free' cosmetics — a lot of them are made with non-animal components. (For more on cruelty-free cosmetics, see *Looks that kill*, CHOICE, June 2000.)
- If you buy a suspect product often, contact the manufacturer to check whether it contains European beef.
- Let our health and agriculture ministers know what you think:

The Hon. Dr Michael Wooldridge MP, Minister for Health and Aged Care, Suite MG 48, Parliament House, Canberra 2600; phone: (02) 6277 7220; fax: (02) 6273 4146.

The Hon. Warren Truss MP, Minister for Agriculture, Fisheries and Forestry, Suite MF 26, Parliament House, Canberra 2600; phone: (02) 6277 7520; fax: (02) 6273 4120.

You could also contact the health and agriculture ministers in your state.

- Visit our web site (www.choice.com.au) and click on BSE for links to information sources on the web.



Many lollies contain gelatine — which is a BSE suspect.

Publicly list affected brands and product names

The withdrawal of beef product imports from the Australian market has been confusing for consumers and retailers because, rather than listing specific products and brand names, product descriptions are very general — for example, Croatian beef goulash. Retailers are working with manufacturers to compile a list of brands that are considered safe, but this isn't being made available to the public — we're simply meant to trust that they're doing the right thing by us and removing the suspect products from sale.

Improve 'country of origin' labelling requirements

Confusion over banned imported foods is increased by inadequate 'country of origin' labelling.

■ According to the Trade Practices Act, 'Made in [country]' only has to mean that the product is substantially 'transformed' from raw ingredients to its processed state in the country mentioned, and that 50% or more of the cost of producing or manufacturing it occurred in that country. (An example would be an Australian pizza with an imported salami topping — you can't tell from the label where the salami came from.)

■ 'Product of' or 'produce of' only means significant ingredients or

Anti-aging creams often contain beef products, which might affect you via mucous membranes in your eyes and mouth.

components in a food item come from the specified country, but not all the ingredients. So, again, consumers simply won't know in the supermarket whether there are any suspect ingredients.

■ A further problem labelling category is where the label simply says 'made from local and imported ingredients', or the even more vague 'may contain imported ingredients', providing little useful information to consumers except that you might be taking a risk.

For more information on country of origin labelling, visit our website, www.choice.com.au, and type 'country of origin' in the search box.

Ban all cattle-derived foods and other products imported from Europe

The food withdrawal doesn't extend to gelatine, tallow, rennet or milk products, which may pose a risk (see pages 8–9). At the moment the government assumes they're safe until proved unsafe — just as BSE wasn't considered a risk to humans for the first decade or so.

Cosmetics and some pharmaceuticals are also a risk. Japan's banned them — we should too.

The Australia New Zealand Food Authority (ANZFA) says a scientific risk assessment based on currently available research and evidence will be conducted on some of these products before it considers extending the ban to them. This should be done as quickly as possible and for all of them. If inconclusive evidence means there's a need to conduct our own tests, the suspect products should be banned first as a precaution.

Total ban on the use of meat and bone meal

Some Australian-sourced MBM is still used for animal feed. Even though there's no specific reason to be concerned about scrapie or BSE in Australian animals, until the cause of BSE is definitively and reliably established, there should be a total ban on MBM as a precaution.

Food regulation should be the responsibility of the Australian and New Zealand health ministers — not agriculture ministers

The UK Ministry of Agriculture, Fisheries and Food (MAFF) was the leading government agency throughout the BSE debacle. It's clear that the inaction of agriculture ministers, representing the interests of agriculture and agribusiness in the UK, contributed significantly to the crisis. Now it's being proposed that agriculture ministers be included in the Australia and New Zealand Food Standards Council. This isn't in the best interests of consumers (see *The aftermath*, above right).



Consumer involvement and no secrecy

The assessment of the risk of BSE in Australia should be open and public, and consumers should be involved in the debate and in decisions on any strategies, if they're to be effective.

Secrecy and lack of discussion were major contributing factors to the BSE crisis in the UK.

The aftermath — lessons learnt?

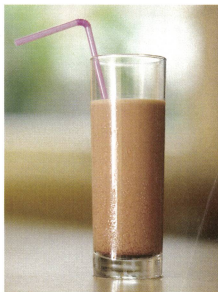
We don't have all the answers. Current understanding of transmissible spongiform encephalopathies (TSE) like BSE is incomplete — scientists have yet to determine all the contributing factors to BSE and the best way to make them inactive.

But, as the British experience shows, we don't have time to wait for scientific facts to be confirmed before we act. Decisions to protect public health often demand action based on incomplete scientific evidence. In the case of BSE in Australia, delaying could have disastrous consequences.

In 1979 the incoming Thatcher government scrapped proposed regulations that would have banned cattle being given supplementary feed derived from sheep meat that was possibly contaminated with scrapie. This decision was reversed in 1989.

The Ministry of Agriculture, Fisheries and Food was responsible for determining food standards in the UK until April last year. The BSE Inquiry (see *What is BSE?*, page 12) found there was a conflict of interest between supporting agribusiness and protecting consumers with effective food standards. The report doesn't specifically say this dual function resulted in outcomes that favoured producers over consumers, though MAFF is widely publicly criticised for its late response to the outbreak.

As the UK is learning from its mistakes, Australia could soon be experiencing them firsthand if the Prime Minister and premiers have their way. The Australia New Zealand Food Standards Council, which oversees all ANZFA decisions and includes state and federal health ministers, will soon be open to agriculture, trade and/or industry ministers. As the UK experience shows, agricultural interests should have no place in determining public health decisions in food regulation.



Even imported milk products are only assumed — not proven — safe.

What are CJD and vCJD?

Creutzfeldt-Jakob Disease (CJD) is a rare and fatal brain disease, affecting one person in a million every year throughout the world. It causes deterioration of the brain, dementia and walking difficulties, and usually affects people between 50 and 70. Symptoms include losing the ability to think, memory loss and physical deterioration to the point that the sufferer can't see, speak or move properly. The disease has been likened to Alzheimer's on fast-forward. It's caused by a sporadic prion mutation (a prion is a kind of protein in the body), and can also be inherited, or transmitted through medical procedures.

Another form of CJD — the one associated with BSE contamination — is variant CJD, or vCJD. It differs from classic CJD in several ways:

- There's evidence that BSE prions cause vCJD, and it's acquired by eating BSE-contaminated beef or beef products. The BSE prion doesn't cause classic CJD.

- Younger people are affected, with an average age of death under 30.

- vCJD takes longer to kill — deterioration leading to death occurs over two years, whereas classic CJD kills in three to 12 months.

- The symptoms are slightly different, involving psychiatric features such as hallucinations and mood swings in addition to the neuro-degenerative symptoms noted above.

The news that BSE could be transmitted to people in the form of vCJD emerged on March 20, 1996 — 10 years after the first official case of BSE, and almost one year after the first vCJD death. During that time, the public was reassured that beef was safe to eat, despite warnings and signs that this might not be true. The main reason for the false confidence is that because eating scrapie-infected meat hadn't caused health problems in humans, it was wrongly assumed that BSE also wouldn't.

By the end of 2000, 88 cases of definite or probable vCJD had been diagnosed in the UK. The World Health Organization has also reported cases in France and Ireland. However, the incubation is long and it's impossible to know how many people were affected before preventative measures were taken in 1996.

As yet, there have been no reported cases in Australia, but in years to come it's possible a few cases might be detected among people who've eaten beef products in the UK and Europe.

Why are young people more likely to be affected?

Various kinds of processed meat, such as beefburgers, sausages and meat pies, may contain cattle brain and spinal cord. A study that looked at the consumption of beef and beef products among Britons found that hamburgers were largely eaten by young people, consumption falling steeply with age. Eating beef and other processed products wasn't age-related. The suggestion, therefore, is that young people are more likely to get vCJD because they eat more hamburgers.

How much BSE-infected meat can cause vCJD?

It's been found that eating a piece of BSE-infected meat the size of a peppercorn is enough to contract the disease.

Suspending blood donations from people who lived in the UK for more than six months is based not on *how much* meat and other potentially

contaminated products were consumed, but the *odds* of their having consumed it. You could be unlucky and eat a BSE burger at Heathrow between flights, or it could be after seven months and lots of burgers that you finally get your dose of BSE. In other words, the longer you stay, the greater the probability of eating BSE-contaminated food. It's felt that the six-month cut-off is an acceptable risk — if it were a shorter period, it would disqualify too many donors.

How else can you catch vCJD?

On pages 8–9 we've listed possible non-meat sources of BSE infection — such as cosmetics, collagen, gelatine and so on. Classic CJD can be passed from human to human, and it's thought this may also be the case with vCJD, for example through:

- **Blood transfusions.** The suspension of blood donations from Australians who lived in the UK for more than six months between 1980 and

What is BSE?

Bovine spongiform encephalopathy (BSE) is a fatal brain disease mainly found in cattle more than two years old. Symptoms include a change in temperament (such as nervousness or aggression), abnormal posture, unco-ordinated movements, decreased milk production and loss of body condition. The odd appearance and behaviour of the cows explains the condition's popular name, 'mad cow disease'. There's no treatment and the cow dies within two weeks to six months of the onset of symptoms. The brains of affected animals have a spongy appearance — hence the word 'spongiform' in the disease's proper name.

It's one of a class of diseases called transmissible spongiform encephalopathies (TSE), all of which share the same spongy brain appearance. TSE can cross species barriers and, having done so, may become more virulent in other animals.

There's good evidence that the disease is caused and spread by an infectious protein called a prion, which acts like a virus. However, unlike viruses, prions can't be destroyed by heat — so it can't be killed by cooking or even autoclaving (steam sterilisation like that used on surgical and dental instruments). Early tests suggested only brain, eye and spinal tissue passed on the infection, but other tissues have

since been added to the list, including offal, lymph nodes and bone marrow. The full list of cattle tissues that can pass on the disease is still being determined.

The history

The first confirmed case of BSE was detected in Britain in 1984, and by 1986 it was recognised as a new cattle disease. In 1988, well after the prions were first isolated in the brain and spinal tissue of cattle, there was a ban on using these tissues in animal feed. In 1989 the ban was extended to human food, even though it was considered unlikely at the time to be a threat to people. Unfortunately, these bans were often violated in the abattoirs, spreading the disease throughout farms and, we now know, to people.

Millions of cattle have been slaughtered in an attempt to contain the epidemic, costing the government and the beef industry £4 billion. However, the disease continues to spread throughout Europe, and has been reported in non-European countries (although these cases have all been in cattle imported from the UK).

The British government implemented an inquiry in 1997 at a cost of £27 million. The aim was to investigate the actions and failings of the government and its scientific advisers in the tragedy. The final report — 4000 pages in 16 volumes — was submitted at the end of last year (see *The aftermath — lessons learnt?*, page 11, for more on the Inquiry).



How did BSE come about?

There are several theories about the original cause of BSE, none of which has been proved.

■ One popular theory is that it's a variation of scrapie, a sheep TSE. It was common practice to feed the remains of dead animals to cows in the form of meat and bone meal (MBM). The animal remains included sheep with scrapie and cows with BSE. The infective prions would therefore pass from sheep to cow, and then from cow to cow, in this form.

■ Another theory is that there was a chance protein mutation in a single cow. When the remains of this cow were rendered and fed to other cows, the disease spread, infecting thousands before the first diagnosis. This theory is the one favoured in the BSE Inquiry report.

■ A recent theory is that BSE originated from a wildlife source foreign to Britain that was fed to cows in Britain but not in its home country. A shortlist of suspect species is currently under investigation.

How is it transmitted?

MBM is thought to be the primary cause of transmission from animal to animal. The European Union has now banned feeding MBM to all livestock. It's also been known for calves of infected mothers to have the disease. Other possible means of transmission are through contaminated pasture (with saliva or faeces) or

skin scrapings on posts and fences (scrapie can be transmitted this way).

Is there a test for it?

At the moment there's only a test for detecting the infective prions in dead tissue. Disturbingly, when the test was used randomly on apparently healthy cattle carcasses in Switzerland, it was found that many cows with no clinical symptoms of BSE had the infective prions. A test that can be used on live cattle has yet to be developed.

Which countries have reported cases?

In January 2001, countries that had reported native cases of BSE (as opposed to cases in cows imported from Britain) were Belgium, Denmark, France, Germany, Ireland, Liechtenstein, Luxembourg, the Netherlands, Portugal, Spain and Switzerland. France, Ireland, Portugal and Switzerland have each reported over 100 cases — in the other countries the number of cases is much smaller (mostly under 10).

BSE has also been reported in Canada, Oman, the Falkland Islands, Italy and the Azores, but all these cases involved cattle imported from the UK.

Can other animals get it?

Scientists had been counting pretty heavily on the assumption that BSE didn't cause harm in other species. The emergence of vCJD has proved them

wrong. But this hasn't stopped farmers feeding other species BSE-contaminated MBM — including animals that may end up on your plate.

■ **Surgical procedures.** Hospitals in the UK are now considering using disposable equipment for tonsillectomies, appendectomies and operations on the back of the eye and the brain, because prions — which can survive autoclaving (sterilisation of the instruments) — are known to concentrate in these organs.

■ **Organ donations.** The government is reviewing current practices and guidelines relating to organ donation. Every donation is considered on a case-by-case basis by medical personnel in consultation with donors' next of kin and recipients. Thus potential donations from donors who are considered to be a vCJD risk may not proceed in certain circumstances.

■ **Occupational hazards,** such as those encountered by medical staff and dentists. □

wrong. But this hasn't stopped farmers feeding other species BSE-contaminated MBM — including animals that may end up on your plate.

■ The first suspected case of BSE infecting another species was in 1990: a cat was diagnosed with an SE identical to BSE but previously unknown in cats. However, it was dismissed at the time as unlikely to be related to BSE and ignored. More than 80 cats are now known to have died of so-called feline spongiform encephalopathy (FSE), including some that were born after suspect cattle parts were banned for use in pet food.

■ More recently, it's suspected that BSE has been passed from cows to sheep. In Spain, which has always been free of scrapie, sheep are now getting scrapie-like symptoms, and are suspected of harbouring BSE. Tests have shown that when sheep are infected with BSE, they develop a disease clinically similar to scrapie but which, unlike scrapie, can be transmitted to humans. So there's concern that such BSE-infected sheep meat products may be eaten by people under the impression that there's no cause for concern.

■ Infections such as BSE affect species differently. Pigs, chickens and farmed fish have also been fed on BSE-contaminated MBM. Deliberate attempts to infect pigs and chickens with such feed have failed to cause BSE-like symptoms. However, it's possible that these animals are carriers of the disease, and could pass it on to people who eat them.

Ooodles of

Two-minute noodles: they're quick and easy to prepare and the kids love 'em. But are they eating a load of fat and salt?

IN BRIEF

- There's a lot more fat in most two-minute noodles than you might expect — an average of 15 g per serve. That's about the same as you'd get in a cup of hot chips or a quarter of a medium thin-base pizza.
- There are noodles with virtually no fat: Country-Cup, Heinz and Lion Brand (in a packet, not a cup) have no more than 2 g per serve. Fantastic Happy Noodles are next lowest in fat, but three of the four flavours are exceptionally high in salt.
- In fact almost all two-minute noodles are extremely high in salt (mainly from the flavour sachet; the noodles themselves don't contain much), with just one serve containing on average nearly 100% of the upper recommended daily limit for a small child, or 75% for an adult.

YOU WOULDN'T EXPECT two-minute noodles to have much (if any) fat in them, but you've only got to read the ingredient list to find out. It's usually listed second, after wheat flour. Some brands name the fat they add as 'palm oil', others just list 'vegetable oil'. Palm oil is high in saturated fat, the bad type when it comes to heart disease. And of course 'vegetable oil' could still be palm oil.

The regular brands of noodles we looked at had 11–17 g of fat in a serve, with an average of 15 g — that's similar to the amount of fat in a small serve of hot chips, a croissant, a quarter of medium-size thin-base pizza or a 50 g packet of potato crisps.

And then there's the salt

As well as having a similar fat content to some fast food, noodles (or at least the flavour sachet) also rival many for salt content (pizza, for example), and beat most.

We looked at the sodium level of nearly 90 products, including all the different brands and flavours (which include the basics such as chicken and beef as well as more unusual flavours like spicy coconut chicken and laksa). See *The noodles on test*, far right, for all the brands we looked at.

The sodium level of most products is 1000–2000 mg per serve, with an average of 1700 mg — that's nearly 75% of the recommended

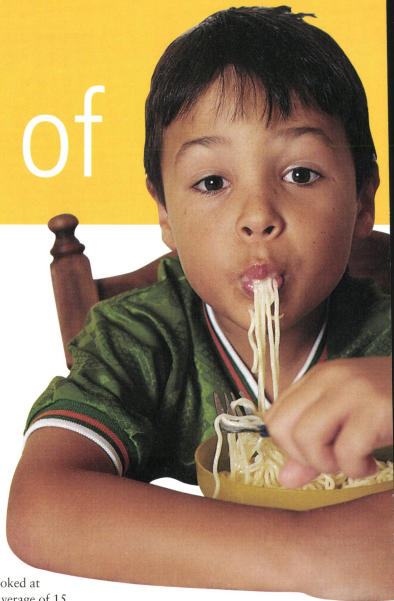
upper daily limit for adults and almost 100% for a child aged four to seven.

These figures are based on the assumption that all the liquid and noodles are eaten. However, some

Beware hot noodles

- According to the New Children's Hospital in Sydney, hot noodles can badly burn kids. Don't let them pour the boiling water on the noodles or take them out of the microwave themselves. And let the noodles cool down

before serving them (especially if the kids are eating them in front of the TV) — noodles can stick to clothes and skin and the resulting burns can be serious.



NOODLES

manufacturers suggest that you at least partially drain off the broth.

There are several good reasons to cut down on salt. Not only can it cause high blood pressure (a risk factor for heart disease), but the evidence is growing that salt's a factor in osteoporosis, kidney stones, asthma, stomach cancer and heart enlargement. For more on salt, its risks and how you can cut down, see

CHOICE, July 2000.

The article is on our website too; go to www.choice.com.au and type 'salt' in the search box.

And the rest...

Two-minute noodle flavour sachets almost always contain the flavour enhancer monosodium glutamate (MSG, 621) as well as others in the same class (627, 631, 635). Some people are sensitive to MSG. For more on this and your health, see *Food additives*, CHOICE, July 1999 (or find it on our website by typing 'food additives' in the search box).

T(w)o noodle or not?

■ It's best for **adults** to eat reduced- and low-salt foods wherever possible. Two-minute noodles are far too high in salt to be eaten regularly. If you do eat them a lot, try draining off most of the broth or only adding a small amount of the flavour sachet. You could also make your own sauce and not use the flavour sachet at all.

■ It's really not good for **kids** to eat two-minute noodles as a quick-fix meal every day. Now and again is OK, but even then avoid the full whack of salt by giving them only a small amount of the flavour sachet. □



The noodles on test

What we thought would be a quick exercise — buying all widely available brands of two-minute noodles — turned into a mammoth task. We ended up with noodle packets all over the office. Not only are there numerous brands, they come in packets, bowls and cups as well as umpteen flavours.

In order to get a complete nutrition picture, we sent all the ones without a nutrition panel to the lab to find out their fat and sodium levels.

Here are all the brands we looked at:

REGULAR

FANTASTIC
FORTUNE
HOME BRAND
KNORR
LION BRAND (cup)
MAGGI

NO FRILLS
NOODLE MAN
SAVINGS
SUIJIN
TRIDENT
YUMMY NOODLES

LOW-FAT

COUNTRY-CUP
FANTASTIC Happy
HEINZ
LION BRAND (packet)

an inspector calls...

A building inspection is an important precaution for home buyers. But if our test of 24 companies is any guide, building inspectors don't always justify the confidence we place in them.



IN BRIEF

■ Many of the building inspectors in our test missed numerous significant defects, and produced general overviews heavy with disclaimers rather than detailed reporting of specific issues.

■ While the test results are disappointing for those contemplating a building inspection, our guide to rating inspection companies (see *What to look for*, page ??) can help sort the good from the bad when you decide to hit the Yellow Pages.

IT'S ACCEPTED WISDOM THAT ANYONE buying a property should get a building inspection first. Common sense dictates you make sure you're not taking on a shoddy money pit — once you've tied yourself to a mortgage you can't afford any nasty surprises.

With countless prospective buyers nervously sizing up their options every week, building inspectors seem to have a captive market. If they give the property you're interested in a clean bill of health, how do you know it's worth more than the paper it's written on?

Our test

We put 24 building inspection companies to the test (12 each in Sydney and Melbourne), letting them loose on the homes of 10 CHOICE Home Testers (five in each city). Householders were instructed to tell each inspector that they were thinking of selling and wanted a pre-sale report on the condition of their property. (It wasn't practical to pretend the trialists were potential buyers of the property.)

Three inspections were conducted on each house. In each city, three companies performed two inspections and nine companies performed one, giving us a total of 30 building inspection reports for the 10 houses in the test. While we can't come to any definitive conclusions about individual

companies, our results suggest that inspections generally leave a lot to be desired.

We asked Archicentre, the building inspection arm of the Royal Institute of Architects, to conduct thorough inspections of the 10 homes and assist us in assessing the reports of the other companies. It looked for thoroughness and accuracy, while we looked at ease of reading and whether or not they were specific enough (see *What's Archicentre?*, far right, for more).

What should you get?

Generally, a building inspection should take 60–90 minutes, depending on the size of the property. If a pest inspection is also conducted it should take an additional 30–45 minutes. However, pest inspections conducted by companies in this test (which aren't

pest specialists) were generally so heavily weighted with disclaimers, they weren't worth having (see *Pest inspections*, page 18, for more on this).

The company sends a written report to the householder, but a brief verbal report should be provided on the spot, at the end of the inspection. Only two companies failed to provide any verbal feedback on site.

The written report should detail any faults and, preferably, suggest how they can be fixed and at roughly what cost. It's a basic requirement, but not many of the companies met these criteria.

With households being charged from \$195 for a report without a pest inspection to \$580 if it includes one, you'd expect to get a fairly thorough report. It should cover all applicable areas (see *What an inspector should look for*, page 19); the inspector should carry a checklist and undertake a room-by-room analysis; and this straightforward procedure should be reflected in an easy-to-understand and succinct final report.

Expensive time-wasters

When it came to the inspection itself, time spent was no indication of quality: the shortest building inspection conducted in Sydney (55 minutes) missed most of the items of concern, yet the longest (165 minutes) did little better. In Melbourne, two companies took three hours to complete their inspections, though they missed very little.

A number of companies in each city charged more than the price they'd quoted on the phone. Worst was one company in Sydney that charged \$580 for a building and pest inspection after an initial quote of \$410.

What was delivered?

The overall standard of the 30 reports provided in this test was disturbingly poor in terms of quality, quantity (size) and reader-friendliness. Almost half the reports were judged 'poor', 10 'OK' and only six 'good' as far as the quality of the inspection was concerned.

To make things worse, the majority of the poor reports were also considered pretty reader-unfriendly. Half of all the reports scored poorly for ease of reading, and only four were judged 'good' in this respect. None of the reports of the six companies that provided a good-quality inspection was considered easy to read, and only one company (which did two inspections) scored 'OK' for both the inspection and the usability of the report.

Reports ranged from professionally bound and well-presented documents to a few loose, handwritten pages torn from a writing pad. With some, you'd need a lot of patience to wade through, say, 28 pages of closely spaced, typed material to find the information you're looking for. Some other reports would appeal to you if you're into 'ticks and crosses': they listed all the basic information on one crammed page, but you constantly had to cross-check for explanations on different pages. (It may be worth looking at a sample report when you're choosing a company, so you aren't lumbered with one you'll find too hard to read.)

Some at first glance well-presented reports turned out to be in a standard format, providing general information on property standards and maintenance. Details relevant to the property in question were merely added to the standard text in the appropriate spot, hardly providing a straightforward statement relevant to the property that includes advice on how to deal with specific problems. Very few companies reported their evaluations systematically, room-by-room.

So in many cases you can expect a general overview with no or few site-specific details — and it can be an expensive exercise, not only in the price of the inspection but the potential cost of fixing problems not identified.

Oversights

Most alarmingly, many companies missed some of the more significant defects discovered in our inspections. Disclaimers abound, with many specific statements concerning a property's condition preceded by qualifications such as: "Defects are evident. These include, but are not limited to: ...". Considering the potential cost to a home buyer of some of the 'missed' defects, this just isn't good enough.

What can you do?

The Yellow Pages list a huge range of building inspection companies in each state. Deciding which to contact is difficult. However, there are things you can do to find one of the better inspectors — and to protect yourself should things go wrong. Archicentre helped us compile a list of

WHAT'S ARCHICENTRE?

Archicentre is the home advisory service of the Royal Institute of Architects. It has offices in all state capitals and branches in many regional centres. It's in the business of property inspections itself, with architects performing inspections and providing reports for people interested in buying, selling, building or renovating a home.

We used Archicentre as our building inspection expert to make its own inspection of the houses and advise us. We've also used it in the past, for example, for our report on roof restoration in the March 1999 issue.





Pest inspections

A number of the Sydney building inspection companies in this test also offered pest inspections. However, these were heavily weighted with disclaimers, generally only visual examinations and simply not worth paying for.

If you need a pest inspection, find a separate company that specialises in pest control. However, CHOICE has also received many complaints about pest inspections over the years, so choose a company carefully. Below are a few hints on how to go about that; for more detailed advice see *Termite inspections — stop the rat!* in the January 1996 issue of CHOICE, or phone for a free back copy if you're a CHOICE subscriber.

- When you're arranging for a quote, ask about the experience and qualifications of the person who'll do the inspection, and check that the company's indemnity insurance is up-to-date. You can ask for certificates proving this.
- Make sure the pest inspection company is a member of an industry association that has a complaint-handling process. While that won't guarantee a thorough job, at least there's somewhere to turn if things go wrong. The Australian Environmental Pest Managers Association (AEPMA) is a national association based in Melbourne; the Australian Pest Controllers Association (APCA) is in Sydney.

questions you can ask when calling a building inspection company for a quote (see *What to look for*, right).

Professional indemnity insurance is an important consideration. For those carrying out pre-sale building inspections this isn't mandatory anywhere in Australia, but every consumer would be wise to require it of any professional they engage. It ensures both that the professional is covered if there's a mistake and that the client has the opportunity to recover costs if any error is proved to be the fault of the professional.

Companies may also offer, for an additional fee, a guarantee to compensate the client if, for example, a fault wasn't discovered during an inspection that was done with all due care, but becomes apparent during the first 12 months after the report.

While the people who do pre-purchase inspections aren't required to have tertiary qualifications, it's wise to find out if

they do. Some may merely have an interest in buildings, but as a minimum you should look for an inspector who's a registered builder, building surveyor, architect or engineer. They should also be aware of the relevant Australian Standard, AS 4349.1, which each inspection should meet. Archicentre suggests that many are not even aware it exists, and this is a sure sign that you should be looking elsewhere.

Can I complain?

If your building inspection does turn into a nightmare and the company is reluctant to sort things out, you can register your complaint with the Consumer Affairs or Fair Trading agency in your state or territory, or ask it for relevant contacts that can help you with your complaint. Some states have specialist building regulators and tribunals offering dispute resolution. If you have Internet access you can get an overview of what's available at www.complaintline.com.au/builder.html.

Industry associations such as the Housing Industry Association (HIA) and Master Builders of Australia (MBA) also have complaint-handling processes, but if your inspector isn't a member, it's likely there'll be little back-up support for you. □



What an inspector should look for

At a minimum, building inspection reports should cover the following issues:

- Structural integrity of the property, including any garage, shed and other constructions.
- Water entry/penetration/damage.
- Plumbing and drainage.
- Ventilation.
- Overall condition of plaster/paint/mortar.
- Overall condition of doors, windows, cupboards, basins, sinks, taps and other fixtures.
- Guttering and roofing.
- Insulation in the roof.
- Asbestos.
- General electrical safety.
- Previous termite damage.
- State of the fencing/retaining walls.
- Concrete paths.

■ Evidence of complete council approval of all prior building additions/renovations.

If homes have extra features, these should also be checked:

- Pools and pool fencing.
- Air-conditioning systems.
- Ducted heating.
- Skylights.
- Height of balustrades.

What to look for

Questions to ask

	Points score			
	0	1	2	3
1. Does the person who carries out the inspection have relevant professional qualifications?	No		Yes	
2. Does the company carry professional indemnity insurance? If so, for how much?	No	\$1m	\$2m	\$3m
3. Does the company offer a separate guarantee, apart from its professional indemnity insurance? If so, for how much?	No	\$1000	\$3000	\$5000
4. Is the company a member of an industry association that has a complaint-handling process?	No		Yes	
5. Does the company give a verbal report on the spot as well as a written report?	No		Yes	
6. Will the report include advice on fixing the problem(s) noted?	No		Yes	
7. Will the report include technical information and a schedule of the trades needed to undertake the work?	No		Yes	
8. Will the report include a cost estimate for fixing the problem(s) identified?	No		Yes	
9. Will the inspector use the following equipment: (a) Electronic damp meter (b) Subterranean probe (c) Electrical circuit tester (d) Ladder, if required for access.	No	2 of these	3 of these	All of these
10. Does the company offer options for pre-payment or payment on invoice after receiving the report?	No		Yes	
11. Does the company guarantee to arrive within a promised period of time (such as between 9 am and 12 noon on a certain day)?	No		Yes	
12. What is the cost of a basic report, and does it include a pest inspection?	Not for scoring purposes, but for comparison with other quotes.			
How did the company rate?	Total score	Rating	Total	
	Under 12	Poor		
	12 to 21	Average		
	22 to 25	Excellent		

RATING YOUR BUILDING INSPECTION COMPANY

With the help of the Archicentre we've compiled a rating checklist you can use when you're shopping around for a building inspection company (see *What to look for*, left). Give points from zero to two or three against each question, then add them up for a total score. From this score you can tell whether it's worth following the company up for an inspection. See *How did the company rate?*, at the bottom, for what the scores mean.



NEW in the Free and Low-cost series

Free and Low-cost Brisbane and the coasts

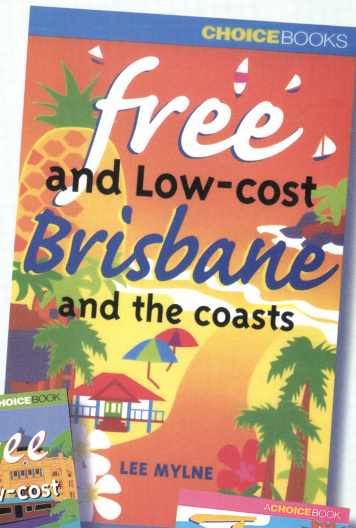
Lee Mylne

South-east Queensland has always been a favourite holiday destination for Australian families, but what alternatives are there to the big parks – and the big dollars?

Free and Low-cost Brisbane and the coasts can help you find them. It covers a host of activities and venues that will keep children and adults, locals or visitors, entertained, informed, exercised, intrigued and inspired all year round. And, yes, there are plenty of free things for the family!

Why not consider a backstage tour of the Performing Arts Complex, or a self-guided walk where you can see Aboriginal art in a natural setting? Or what about getting the lowdown on fingerprinting, finding a suspect with a computer-drawn facial image, taking the kids for a ride on an historic tram or steam train?

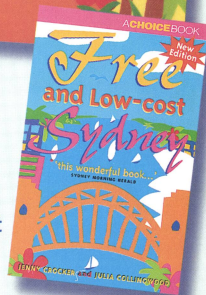
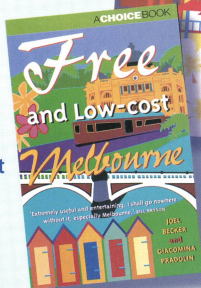
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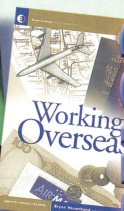
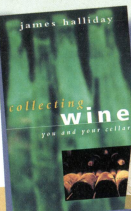
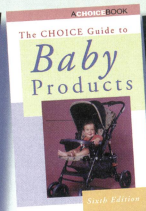
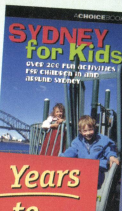
5 Years to Financial Freedom
Liberate yourself from money worries - for life

THE NEW ADDITIVE CODE BREAKER
Everything you should know about additives in your food

Collecting Wine
you and your cellar

Working Overseas
A CHOICE BOOK

The CHOICE Guide to Baby Products
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After many years in the financial industry, Morris Kaplan has developed a program for personal money management that will help those who follow it to eliminate their debt and develop a savings and investment plan to create their own financial freedom in five years.

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Get your finances on track this year and make the most of your money by following the advice in this book.

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Advice, explanations and techniques to keep your memory working the way it should.

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Everything a parent needs to cope with that crucial first year, including how to deal with sleeping and eating.

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A special guide to venues and activities in Sydney that are suitable and enjoyable for children. Each entry includes information about getting to the venue, amenities and prices.

\$16.50 Code: SFK

The Australian Résumé Guide

If your 2001 resolution was to get a better job, this book can help you write a résumé to get you there.

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Collecting Wine

With the current season touted as being one of the best, now may be the time to start setting up your own wine cellar. But before you do, read this book to get essential advice on how to do it right.

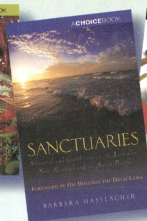
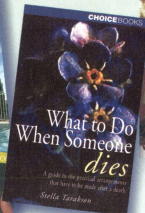
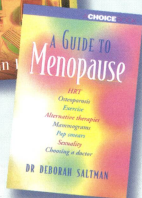
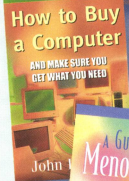
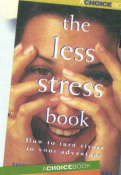
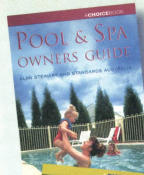
\$27.44 Code: COLW

The CHOICE Guide to Baby Products



Rely on CHOICE's experience and expertise the next time you have to buy something for your baby. The only buying guide you need.

\$18.00 Code: CBP6



What to Do When Someone Dies

Although we never like to talk about it, we all eventually have to deal with death. This book provides practical advice and answers many of the questions you may have to answer when that time comes.

\$20.00 Code: WTDD

Pool and Spa Owners Guide

All you need to know about caring for your pool or spa, including how to keep it sparkling clean and healthy, where to build and how to install your own pool or spa, and understanding what each pool chemical does and how to use it.

\$13.75 Code: P50G

The Less Stress Book

Learn how to tell good stress from bad, how to lessen stress in your life and how, when appropriate, to make the most of it.

\$17.60 Code: LSB

How to Buy a Computer

This book gives you the advice you need to confidently buy a new or secondhand computer.

\$16.00 Code: HBC4

A Guide to Menopause

What happens to a woman's body during menopause, what's normal, what isn't, what tests should women know about and where they find more information about it? It's all here.

\$19.80 Code: AGTM

Food Preserving at Home

You can have the best produce available at any time of year by preserving it when it's in season. This book provides instructions for a variety of preserving methods, including bottling, freezing and smoking.

\$29.70 Code: FPAH

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Find the perfect spot to rejuvenate your mind, body and spirit. This book lists spiritual, health and beauty retreats across Australia, New Zealand and the South Pacific.

\$20.00 Code: SANC

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Advice, explanations and checklists to help you through the difficulties of building and renovating your home.

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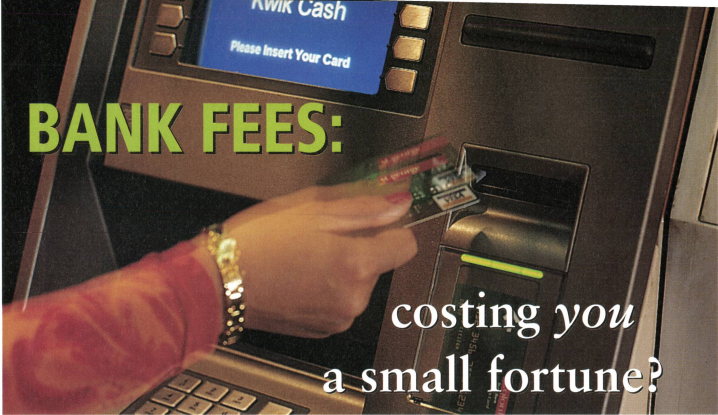
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BANK FEES:

costing you
a small fortune?

Find out how to pay as little as possible for the pleasure of doing business with a bank.

WELCOME TO BANKING IN THE new millennium. What do you think of it so far? EFTPOS, phone and Internet banking now mean 24-hour, seven-days-a-week access to our money. There's been big growth in the number of different credit and deposit accounts, and banks tell us we now have enormous choices and convenience. They also say many consumers don't pay bank fees.

Some facts and figures tell a slightly different story.

■ In the past 10 years, the banks have closed over 2000 branches and cut staff numbers by 51,000.

■ By 2000, transaction fees alone cost consumers about \$430 million a year, and that amount continues to increase.

■ In 1993, the average cost of an over-the-counter transaction was 50 cents. By 2000 it cost an average of \$2.38.

■ Banks are increasing fees but still posting record profits — perhaps one reason why consumer satisfaction with them is at an all-time low. The NATIONAL AUSTRALIA BANK, for example, made a profit of \$2.8 billion last year; COMMONWEALTH and ANZ both made \$1.7 billion. The regional banks also reported profit increases.

■ New phone and Internet services allow you to bank 24 hours a day, but

at a price. The trouble with self-service banking is that you're doing all the work the teller used to do — and paying for the privilege. CHOICE thinks fees on some transaction accounts are over-the-top, even for thoroughly modern bank customers.

■ Banks are also using increasingly complicated fee structures that make it extremely difficult to compare accounts.

If you think bank customers deserve a better deal, read on. There are ways you can beat bank fees. This article aims to help you choose the best account and radically reduce what you pay in fees.

How to use this article

This article looks at the cost of having an everyday transaction account.

■ It starts with a description of these accounts: their features, fees charged and interest paid — see *The ins and outs of transaction accounts*, page 24.

■ On page 25 there's a step-by-step guide to choosing the best bank account: earning the best possible interest and paying the lowest — if any — fees.

■ *What's the best account for you?*, page 27, identifies the best accounts for four different types of customer. Look at the type and number of transactions made per month by each customer to identify which one most closely resembles your own banking behaviour. The best and worst accounts listed for each customer are derived from our analysis of 41 accounts provided by banks and nationally usable credit unions.

■ For the nitty gritty on how much you could earn and/or pay for each account, see *The bottom line* on page 29.

IN BRIEF

■ Our analysis of 41 accounts for four different types of customer shows how easy it is to end up paying hundreds of dollars each year in bank fees. But some accounts are better than others (see page 29).

■ Fees will hit you hardest if you have a low balance, make too many transactions, use ATMs that don't belong to your bank, write cheques or withdraw money over-the-counter.

■ Watch out for one-off charges. If you write a cheque that bounces, for example, you may have to pay a cheque dishonour fee and a fee for overdrawing your account — that could cost around \$60.

■ The good news is that there are steps you can take to reduce fees to a minimum. Find out how on page 26.

NOT SAVINGS ACCOUNTS

With such low interest and high fees, transaction accounts are a poor option if you're serious about saving money. There are plenty of other places for amounts in excess of \$2000 or so. Consider term deposits, cash management accounts, managed funds or shares.

The ins and outs of transaction accounts

A transaction account is a 'working' bank account for day-to-day deposits and withdrawals. You usually need as little as \$1 to open one. Most offer ATM, EFTPOS and cheque book access, and many also have Internet and phone banking facilities, including Bpay. We didn't include accounts that are linked to Visa or Mastercard in this article.

Very little interest

You're not likely to earn much, if any, interest. If your minimum monthly balance is less than \$5000, you'll earn between zero and 1.45%. For amounts over \$5000, the interest rate ranges from 0.1% up to 5.5% (but see *Not savings accounts*, left).

Fees, fees ...

With such low interest, account-keeping and transaction fees can quickly eat away at your money. You can easily end up paying much more in fees than you earn in interest.

Transaction accounts have three main types of fee:

- **Account-keeping fees**, which are usually waived if your balance stays above a certain level.
- **Transaction fees**: There may be a number of free transactions each month or quarter, after which you'll pay a fee for each. The cost depends on the transaction type. A significant one is that it usually costs more to use an ATM that doesn't belong to your bank.

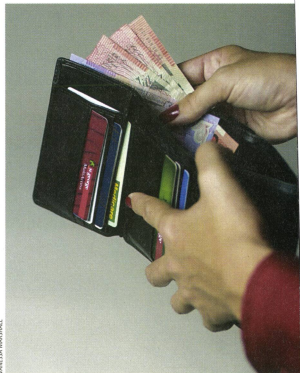
The highest transaction fees are usually for over-the-counter withdrawals: most banks charge between \$2 and \$3. Only two accounts offer over-

the-counter withdrawals that are always free: **BANK OF QUEENSLAND Ultimate Savings Daily** and **NATIONAL AUSTRALIA BANK National TSP**.

■ **One-off charges** apply for things like requesting a copy of your statement, unauthorised overdrafts, dishonoured cheques, express cheque clearance or a new cheque book. You may even pay a fee to get your account balance from an ATM.

... and more fees

There are now fees for phone banking (including Bpay) and Internet



WATERS MARSHALL

banking. EFTPOS fees are also creeping up. In fact, even if you take your bank's advice and use the phone or Internet for most transactions, running a personal transaction account can still be very expensive. Our customer 'Millie' (page 27) is proof of this.

There are cheaper alternatives. For example, a prearranged direct debit is usually cheaper than using Bpay for regular repayments. Then again, you can no longer take it for granted that services like direct debits and credits are cheap. The fee for a direct debit ranges from nil to a hefty \$2.

The rebate option

Some **COMMONWEALTH** and all **NATIONAL** accounts have a rebate system — and it's confusing. The monthly rebate is based on your total savings and borrowings with the bank.

Accounts with a rebate have no free transactions and usually no monthly account-keeping fee. You pay a fee for each transaction and then, at the end of the month, the 'rebate' you're entitled to is deducted from the total fees owing for that month. The more money you've saved with or borrowed from the bank, the higher your monthly rebate.

Rebate options are really only useful if you have a high balance or a big loan. If you don't, you're better off looking for an account with a high number of free transactions and low fees.

Tired of hidden and confusing fees?

CHOICE has been calling for better disclosure of fees for years. We think fees should be made clear to the consumer at the point of sale — on ATM screens and during telephone and Internet transactions — not tucked away in brochures and attached to the end of your monthly statement. As we were going to press, **WESTPAC** announced its ATMs would warn non-**WESTPAC** customers that they'd be charged a fee for using the machine. This is a step in the right direction.

CHOICE thinks you should be informed early in a transaction if a fee applies so you have the chance to cancel it. ATM screens or receipts should show how many fee-free transactions you have left for the month or quarter. Tell us what you think in our bank fees forum at www.choice.com.au.

Choosing a bank account: your step-by-step guide

1 Consider cheaper alternatives

If you have a home loan, the most convenient option may be to wrap all your day-to-day banking into a mortgage account that also has a transaction account, offset account and/or even a line of credit. You can save money on your home loan by having your salary paid directly into the account. And you usually pay lower bank fees.

'Bundled' products are also gaining popularity. If you negotiate to keep a mortgage, credit card and transaction account with the one bank, it may be prepared to exempt you from most transaction fees.

Alternatively, if you don't need a cheque book and don't make many transactions, you may be better off with a 'new-style' savings account (see far right).

2 Look at how you use your account

Study your last few statements to get an accurate picture. Add up how many cheques you write per month, how many times you use an ATM that doesn't belong to your bank. How often do you withdraw money over-the-counter as opposed to taking extra money out when you use EFTPOS to pay for the groceries?

Think about how low your account balance falls each month and the total number of transactions you make. Check whether you're actually earning any interest from the account.

This information will show the type of fees you're paying and how much they cost. Then you'll know what you're looking for in an account to get a better deal, either by changing your habits with your existing account or finding a new one.

3 Check whether you're entitled to an exemption

It's well worth checking whether you're entitled to an exemption or a full rebate from transaction and service fees. Aged or war veteran pensioners, children and students are often entitled to one.

If you have a credit card or mortgage with your bank, or your total savings and borrowings are over a certain threshold, you may also be exempt from fees or entitled to a full rebate. If you keep a high minimum monthly balance, some accounts waive certain fees, including account-keeping fees.

Exemptions and rebates don't usually apply to fees for using another bank's ATM or to government charges.

TIP: COMMONWEALTH BANK has restrictions on its full rebate (fee exemption) for aged pensioners. It's only available if you were retired on or before October 31, 1997. If you retired after that date, you need at least \$12,000 in savings with the bank to be able to make even one free over-the-counter transaction each week.

4 Follow our 'rules for fee-free banking'

Organise the way you bank to avoid making transactions that attract high fees. Our *Rules for fee-free banking* on page 26 should help to eliminate or at least reduce fees.

5 Take advantage of special conditions

Does your bank have special deals or conditions to make your transactions cheaper? For example:

- **BANK OF QUEENSLAND** offers free over-the-counter transactions before noon on Tuesday, Wednesday and Thursday.
- **WESTPAC, BANK OF MELBOURNE, CHALLENGE BANK** and **ANZ** say they always include your most expensive transactions within their free transaction limits. If you don't bank with any of them, try to make your most expensive transactions early in the month, so they fall within the free limit.

6 Look for a better account

Steps two through to five are largely about modifying your behaviour to fit the structure of your existing transaction account. The other way of reducing or eliminating fees is to look for a new account that suits your banking behaviour. If you think it's time to shop around for a better deal, turn to *What's the best account for you?* on page 27 to see how your current account compares to others for a person with similar banking habits to yours.

NEW-STYLE SAVINGS ACCOUNTS

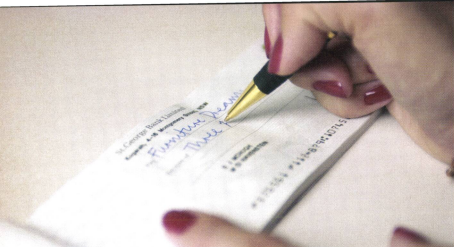
You can avoid paying fees on the following accounts, as long as you don't need a cheque book and don't make many transactions:

- **ING DIRECT** Savings Maximiser.
- **AMP BANKING** Investment Builder.
- **BANKWEST** DreamSaver.

They pay much higher interest, with no minimum deposit requirements (though you need at least \$1000 to open one) and no fees. However, they have limitations. While your money is at call (you can get it whenever you want it), you generally have to transfer it to your everyday account via phone or Internet. You usually can't make a direct withdrawal, though **AMP** has branches for withdrawals.

VANESSA MARSHALL





NO MORE APATHY!

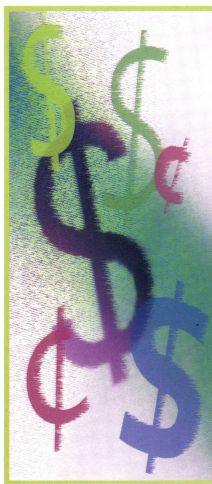
Why stay loyal to your bank if its fees are higher than those of its competitors? See *How to get a better deal from your bank in CHOICE*, March 1999, and at www.choice.com.au, for our step-by-step guide to changing banks.

Rules for fee-free banking

- **Never use a 'foreign' ATM.** You'll be surprised how much you'll save if you stop using ATMs that don't belong to your bank. When you withdraw money from another bank's ATM, you pay on average around \$1.35. You're much better off seeking out an ATM that belongs to your bank or asking for extra cash when you use EFTPOS.
- **Stop using cheques.** They're expensive — some banks now even have cheque deposit fees. Even if you deposit several cheques at the same time, the fee may apply for each cheque. Some banks charge you when they issue a new cheque book (up to \$9).

You'll also pay when you cancel a cheque or if a cheque you write happens to bounce. And if your account has a cheque book, you'll pay government taxes on every withdrawal (not just cheques) — see *Government charges*, below. Bpay, direct debits or a credit card (if you pay it off within the interest-free period) are cheaper ways of paying bills.

- **Avoid over-the-counter transactions.** They're usually far more expensive than electronic alternatives. ATMs, EFTPOS and phone banking are much cheaper.
- **Take advantage of direct debits and automatic bill paying.** Direct debits are usually free, but check.
- **Keep the number of transactions** you make below the number of free transactions per month allowed for your account.
- **Consolidate your accounts.** If you're still operating several bank accounts, you're paying multiple fees. Increase your account balance and cut down your fees by rolling all your money into one account.



Government charges

- You'll pay **Financial Institutions Duty (FID)** on every deposit, except in Queensland. The current FID rate is 0.06% per deposit in all other states except SA, where it's 0.065%. In all states where FID is charged, the maximum amount payable per deposit is \$1200, except in the NT, where it's \$1500. The good news is the Commonwealth Government plans to scrap FID this July.
- If your account has a cheque book facility, you'll pay **Debits Tax** on all withdrawals (cheque and non-cheque). Debits Tax is charged as follows:

Debit amount	Debits Tax payable*	Tasmanian Debits Tax
0 to \$1	—	15 cents (B)
\$1 to \$99.99	30 cents (A)	30 cents
\$100 to \$499.99	70 cents	50 cents
\$500 to \$4999.99	\$1.50	90 cents
\$5000 to \$9999.99	\$3.00	\$1.65
\$10,000 or more	\$4.00	\$2.15

* In all states and territories except Tasmania.

(A) 15 cents in the NT.

(B) A flat rate of 15 cents applies on each debit even for accounts without cheque facilities.

If you make a high number of withdrawals each month, you could make a healthy saving over the year by cancelling your cheque facility. Fortunately, Debits Tax should be abolished by 2005.

- The Northern Territory has introduced an **electronic transaction duty**. The charge is 10 cents per electronic debit.

'BASIC' ACCOUNTS NOT SO CHEAP

In recent years some banks have introduced 'basic' bank accounts as an initiative that's supposed to help customers save on fees. (The word 'basic' is usually in their name — see *The bottom line*, page 29.) However, none of these bank accounts performed well for our four 'customers'. In fact, they're only useful at all if you don't need a cheque book, making them unsuitable for a lot of people (including three of our customers — see right). And if you don't stick to the free transaction limits, there are cheaper accounts that at least pay some interest.

What's the best account for you?

Who are the 'customers'?

Our 'customers' are based on information supplied by a selection of banks and credit unions about their customers' banking habits. We also looked at ABS and Reserve Bank data and other similar bank account studies to ensure our scenarios represent a broad cross-section of the community.

The bottom line on page 29 shows the total annual amount of interest earned and fees payable for each of the four customers, taking into consideration rebates and free transaction limits. Accounts were excluded for a particular customer if they didn't provide the services or features that type of customer would be likely to want.

The calculations for interest and bank fees are all based on data supplied by the independent financial research organisation CANNEX, and don't include government charges. Phone and Internet transactions are electronic, not staff-assisted. We sent our 'customer' data to each bank for checking. All fees and interest rates were current at January 22, 2001. For up-to-date information, check www.cannex.com.au; and there's more information at www.choice.com.au.

Customer type 1:

Max

Low balance, high usage

Max likes to go his branch occasionally to withdraw money and has a bad habit of using foreign ATMs too often. He has a low balance throughout the year and his account is occasionally overdrawn.

■ Average minimum monthly balance: \$120

■ Withdrawals per month:

ATMs, own institution	4
ATMs, other institutions	3
EFTPOS	6
Cheques written	1
Phone bank transfer	2
Internet banking	1
Phone Bpay	1
Over-the-counter withdrawals	1
Direct debit	1

■ Deposits per month:

Direct credits (pay)	2
Cash deposits	1
Cheques received	1

■ One-offs per year:

Unauthorised overdraft	1
Bounced cheque	1
Balance from a foreign ATM	2



Best and worst accounts

Banking is very expensive for Max. He would pay high fees on any nationally available transaction account with a cheque book facility. To improve his situation, Max needs to stop using foreign ATMs and build up a higher balance in his account so he doesn't pay expensive one-off fees. See *The bottom line* for full details of account costs for customers like Max.

BEST:

- BENDIGO BANK Rewards Plus
- NATIONAL AUSTRALIA BANK National TSP
- BANKWEST Fee Saver
- FCCS CREDIT UNION Total Access

WORST:

- ADELAIDE BANK Deposit Power
- ADELAIDE BANK Merlin
- BANK OF QUEENSLAND Choice Daily
- HSBC Savings Cheque

Customer type 2:

Mark and Melanie

Medium balance, high use

Mark and Melanie have a lot of money flowing through their account, as it receives two incomes and copes with a wide set of family-related expenses. They still write some cheques and visit a branch about once a month but they're trying to use phone and Internet banking more often.

■ Average minimum monthly balance: \$825

■ Withdrawals per month:

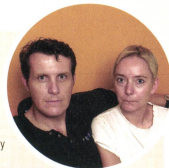
ATMs, own institution	8
ATMs, other institutions	2
EFTPOS	7
Over-the-counter withdrawals	1
Direct debit	1
Cheques written	1
Phone Bpay	1
Phone bank transfer	4
Internet banking	2

■ Deposits per month:

Direct credits (pay)	4
Cheques received	1

■ One-offs per year:

Replacement statement	1
Balance from a foreign ATM	1



Best and worst accounts

Even with their reasonable minimum balance, they'd still pay high fees for almost all the accounts in this study. Customers who have banking habits like Mark's and Melanie's, with a lot of transactions, can expect to pay from around \$30 to more than \$300 in fees each year, depending on their account. They'd save a little on bank fees if they gave up their cheque book, and they'd make a significant saving on government charges. See *The bottom line* for full details of account costs for customers like them.

BEST:

- BENDIGO BANK Rewards Plus
- SUNCORP METWAY Select Access
- NATIONAL AUSTRALIA BANK National TSP

WORST:

- ADELAIDE BANK Merlin
- ADELAIDE BANK Deposit Power
- HSBC Savings Cheque
- BANK OF QUEENSLAND Choice Daily

Customer type 3: Michael and Mary

High balance, medium use

Michael and Mary have a higher balance and don't use their account as much as the others. They generally have less of a preference for electronic banking but they're making a concerted effort to use cheaper alternatives.

They fare much better than any of the other scenarios because they're able to maintain a high balance in their account and they make fewer transactions. They may be better off putting some money into a serious savings account; see *Not savings accounts*, on page 24.

■ **Average minimum monthly balance: \$5000**

■ Withdrawals per month:

ATMs, own institution	4
ATMs, other institutions	3
Cheques written	2
EFTPOS	4
Over-the-counter withdrawals	1
Bpay	1
Phone transfer	1

■ Deposits per month:

Direct credits (pay)	4
Cash deposits	1
Cheques received	1

■ One-offs per year:

Replacement statement	1
-----------------------	---

Best and worst accounts

See *The bottom line* for full details of account costs/earnings for customers like Michael and Mary.

BEST:

- ADELAIDE BANK Deposit Power
 - BANK OF QUEENSLAND Ultimate Savings Daily
- (There are other accounts where customers like Michael and Mary just about break even, gaining or losing only a few dollars: **BANK OF MELBOURNE Classic Plus**, **CHALLENGE BANK Classic Plus**, **WESTPAC Classic Plus**, **SUNCORP METWAY Select Access** and **NATIONAL AUSTRALIA BANK National TSP**.)

WORST:

- CITIBANK Citichecke
- ST GEORGE BANK Everyday
- ADELAIDE BANK Merlin
- BANK OF QUEENSLAND Choice Daily
- NATIONAL AUSTRALIA BANK Flexi



Customer type 4: Millie

Even a new-tech user loses out

This is our new-millennium bank customer. Millie doesn't have a cheque account, never uses a foreign ATM, always remembers to take out extra cash when she uses EFTPOS and does all her banking over the phone or via the Internet. She almost never visits a branch. She has a medium balance and uses her account moderately. For all this, though, Millie would still find herself paying quite high fees.

■ **Average minimum monthly balance: \$650**

■ Withdrawals per month:

ATMs, own institution	6
ATMs, other institutions	0
Cheques written	0
EFTPOS	6
Over-the-counter withdrawals	0
Direct debit	1
Bpay	1
Phone bank transfer	5
Internet banking	4

■ Deposits per month:

Direct credits (pay)	2
Cash deposits	0
Cheques received	0

■ One-offs per year:

Replacement statement	1
-----------------------	---

Best and worst accounts

See *The bottom line* for full details of account costs for customers like Millie.

BEST:

- NATIONAL AUSTRALIA BANK National TSP
- ANZ BANK Access Value Option
- SUNCORP METWAY Direct Access

WORST:

- HSBC Savings Cheque
- BANK OF QUEENSLAND Choice Daily
- ST GEORGE BANK Basic
- ADELAIDE BANK Deposit Power, Merlin and Daily Access.



Any gold stars?

Are there any accounts that give good value to all, or at least most, customers? The **NATIONAL AUSTRALIA BANK National TSP** comes the closest. It's among the cheapest for all our customers with a low or medium balance, and our high-balance customers, Michael and Mary, would almost break even with it. Worth a look if you don't keep much in your account.

At the other end of the scale, the **ADELAIDE BANK Merlin** and **BANK OF QUEENSLAND Choice Daily** accounts are among the most expensive for all four of our customers. And **ADELAIDE BANK Deposit Power** and **HSBC Savings Cheque** are among the worst for our three customers with a low or medium balance. The former is clearly intended for people with a high balance — it's the best for Michael and Mary.

Key to the table

Best accounts for that customer.

Worst accounts for that customer.

Accounts that could at least break even.



THE BOTTOM LINE: Annual gains and losses (\$) before government taxes

Bank / account(in alphabetical order)*	Max			Mark and Melanie			Michael and Mary			Millie		
	Interest	Fees	Overall	Interest	Fees	Overall	Interest	Fees	Overall	Interest	Fees	Overall
ADELAIDE BANK Daily Access	na	na	na	na	na	na	na	na	na	0.65	209.00	-208.35
ADELAIDE BANK Deposit Power	0.00	303.00	-303.00	0.83	325.00	-324.17	227.09	119.00	108.09	0.00	209.00	-209.00
ADELAIDE BANK Merlin	0.00	303.00	303.00	0.00	325.00	325.00	5.00	119.00	-114.00	0.00	209.00	-209.00
ANZ BANK Access Flexible Option	0.12	219.10	-218.98	0.83	124.45	-123.62	7.50	37.70	-30.20	0.65	66.80	-66.15
ANZ BANK Access Simplicity	na	na	na	na	na	na	na	na	na	0.00	76.40	-76.40
ANZ BANK Access Value Option	0.12	217.90	-217.78	0.83	113.05	-112.22	7.50	48.50	-41.00	0.65	33.20	-32.55
BANK OF MELBOURNE Basic	na	na	na	na	na	na	na	na	na	0.00	113.40	-113.40
BANK OF MELBOURNE Classic	0.23	210.35	-210.12	1.57	201.05	-199.48	23.04	49.35	-26.31	1.24	142.80	-141.56
BANK OF MELBOURNE Classic Plus	0.23	225.95	-225.72	1.57	166.25	-164.68	23.04	18.75	4.29	1.24	135.00	-133.76
BANK OF QUEENSLAND Choice Daily	0.00	284.60	-284.60	0.00	270.20	-270.20	35.09	140.40	-105.31	0.00	220.20	-220.20
BANK OF QUEENSLAND Ultimate Savings Daily	0.00	214.40	-214.40	0.00	200.00	-200.00	83.01	18.00	65.01	0.00	150.00	-150.00
BANK SA Everyday	0.18	254.40	-254.22	1.24	135.10	-133.88	7.50	54.60	-47.10	0.65	55.50	-54.85
BANK SA Everyday Deluxe	0.18	201.00	-200.82	1.24	129.70	-128.46	7.50	84.00	-76.50	0.98	79.50	-78.52
BANKWEST Complete	0.12	186.50	-186.38	0.83	147.05	-146.22	5.00	90.75	-85.75	0.65	67.20	-66.55
BANKWEST Fee Saver	0.00	147.50	-147.50	0.00	115.25	-115.25	0.00	30.15	-30.15	0.00	69.60	-69.60
BENDIGO BANK Ultimate	0.00	186.70	-186.56	0.99	173.05	-172.06	6.00	66.35	-60.35	0.78	127.40	-126.62
BENDIGO BANK Rewards Plus	0.14	120.00	-119.86	0.99	65.00	-64.01	6.00	65.00	-59.00	0.78	53.00	-52.22
CHALLENGE BANK Basic	na	na	na	na	na	na	na	na	na	0.00	113.40	-113.40
CHALLENGE BANK Classic	0.23	210.35	-210.12	1.57	201.05	-199.48	23.04	49.35	-26.31	1.24	142.80	-141.56
CHALLENGE BANK Classic Plus	0.23	225.95	-225.72	1.57	166.25	-164.68	23.04	18.75	4.29	1.24	135.00	-133.76
CITIBANK Citicheck	na	na	na	na	na	na	5.00	186.00	-181.00	na	na	na
COLONIAL STATE BANK State All In One	0.18	242.80	-242.62	1.24	162.70	-161.46	7.50	48.70	-41.20	0.98	89.20	-88.22
COLONIAL STATE BANK State Basic	na	na	na	na	na	na	na	na	na	0.00	139.60	-139.60
COMMONWEALTH BANK Streamline	0.12	213.30	-213.18	0.83	205.55	-204.72	5.00	68.85	-63.85	0.65	121.50	-120.85
COMMONWEALTH BANK Streamline Express	na	na	na	na	na	na	na	na	na	0.65	65.10	-64.45
HSBC Savings Cheque	1.75	286.00	-284.25	12.04	313.00	-300.96	136.68	208.00	-71.32	9.49	319.00	-309.51
NATIONAL AUSTRALIA BANK Flexi	0.12	252.00	-251.88	0.83	217.30	-216.47	5.00	107.50	-102.50	0.65	122.20	-121.55
NATIONAL AUSTRALIA BANK Flexi Direct	0.12	204.00	-203.88	0.83	169.30	-168.47	5.00	59.50	-54.50	0.65	74.20	-73.55
NATIONAL AUSTRALIA BANK National TSP	0.12	132.00	-131.88	0.83	97.30	-96.47	5.00	11.50	-6.50	0.65	7.00	-6.35
ST GEORGE BANK Basic	na	na	na	na	na	na	na	na	na	0.00	211.50	-211.50
ST GEORGE BANK Everyday	0.18	257.40	-257.22	1.24	207.10	-205.86	7.50	126.66	-119.16	0.98	127.50	-126.52
ST GEORGE BANK Everyday Deluxe	0.18	204.00	-203.82	1.24	153.10	-151.86	7.50	81.00	-73.50	0.98	84.30	-83.32
SUNCORP METWAY Direct Access	0.12	172.00	-171.88	0.83	121.15	-120.32	5.00	70.40	-65.40	0.65	35.90	-35.25
SUNCORP METWAY Select Access	0.12	162.40	-162.28	0.83	91.15	-90.32	5.00	10.40	-5.40	0.65	82.70	-82.05
WESTPAC Basic	na	na	na	na	na	na	na	na	na	0.00	113.40	-113.40
WESTPAC Classic	0.23	210.35	-210.12	1.57	201.05	-199.48	23.04	49.35	-26.31	1.24	142.80	-141.56
WESTPAC Classic Plus	0.23	225.95	-225.72	1.57	166.25	-164.68	23.04	18.75	4.29	1.24	135.00	-133.76
Credit unions												
CREDIT UNION AUSTRALIA The Only Account	0.12	166.40	-166.28	0.83	176.00	-175.17	0.83	46.40	-45.57	0.65	118.40	-117.75
MEMBERS AUSTRALIA CU Access S1	0.00	163.00	-163.00	0.83	159.00	-158.17	0.83	15.00	-14.17	0.65	99.00	-98.35
POLICE CU (SA) On Call S1	0.00	216.00	-216.00	0.82	238.00	-237.18	0.82	64.00	-63.18	0.65	100.00	-99.35
FCCS CU Total Access S1	0.00	147.40	-147.40	0.00	153.20	-153.20	0.83	33.50	-32.67	0.00	123.20	-123.20

na Account not considered appropriate for this customer type (see *Who are the customers?* on page 27 for details).

* These are all everyday transaction or 'working' accounts. Most have ATM access.

EFPOS, a cheque book and phone and/or internet banking. They're not linked to Visa or Mastercard. Figures were correct on January 22, 2001.

Does **SEX**



really make you run faster?

Food scares, cancer cures: we're bombarded with news about scientific discoveries. But how do you know which ones to believe?

IN BRIEF

■ Sound-bite science isn't usually good science. Don't trust everything you read or see on TV: keep the advice in this article in mind, and look for the relevant information in media reports (see *Reading between the lines*, page 32).

SEX ON THE EVE OF THE BIG RACE IS good for marathon running, according to a survey carried out for the organisers of the London marathon. "Every competitor planning to build a last-minute lovemaking session into their training program will run faster than those who don't," organisers said.

Wow. Really? This startling claim was in a newspaper article sourced from Reuters news agency. It's an entertaining read, but is it science or just wishful thinking?

The news report said nothing about other factors that might more logically affect running times, like shoes, age, weight or fitness. And it also reveals that the world record-holder and hot favourite for the men's race does not have "last-minute" sex. Not the night before. Not even a week before.

Such is the price of glory. But it rather undermines the claim.

Being a consumer of information in a world of stunning scientific discoveries is no easy thing — especially where health and the safety of food are

concerned. One day, you hear that coffee is bad for your heart. The next, just when you're mid-grumble about your coffee withdrawal headache, you read that coffee is fine.

TV infomercials, talkback radio, newspapers and women's magazines provide a steady diet of pseudo-scientific tips about food and health. How do you know who to believe? How do the journalists who write the stories even know?

Starting with the basics

Applying some basic principles can help. We've identified several factors that underpin scientific research, particularly in the areas of food safety and health.

Science is uncertain

The universe is far too complex for us to rely on knowledge being absolute.

Science produces theories, but can never *prove* them to be true. A scientific theory is the best explanation we can come up with for all the facts

we're aware of. There's always the possibility that fresh observations or new experiments will mean the theory has to be modified, even abandoned altogether. Good research usually identifies more questions that need answers, and scientific knowledge advances mostly by small degrees.

Scientific research is full of controversy, opposing viewpoints, unexpected results and failed hypotheses — and this is particularly true for the areas of food safety and health. The definitive experiments familiar from the physical sciences are usually impossible in these areas — there are simply too many variables, too many unknowns. Results are therefore inherently more uncertain and have to be treated with greater caution.

This means it's very misleading to present any single study as the final word, and 'miracle' breakthroughs are rare.

Not all evidence is equal

In 1995 the results of two studies on the link between hormone replacement therapy (HRT) and breast cancer were published in two reputable journals; and each study came to a different conclusion.

One appeared in the *New England Journal of Medicine* (NEJM) and reported the results of a 20-year study of 120,000 women. It identified groups of women who were more at risk of breast cancer as a result of taking HRT.

The other, published in the *Journal of the American Medical Association* (JAMA), was a study of 1029 women, and concluded that HRT didn't appear to increase the risk of breast cancer.

Which report was more reliable? Both appeared in high-quality medical journals, but there were at least three significant differences between them.

The NEJM study was far larger, lasted far longer and was 'prospective': the subjects were tracked and the results recorded as they happened. The JAMA study was much smaller and retrospective: the researchers relied on memory and old data to work out what had already happened.

Assuming all other factors were equal, these differences made the NEJM study much more robust than the JAMA one.

But many newspaper readers wouldn't have realised this. As *Consumer Reports*, our sister publication in the US, commented: "Despite the different study designs and sizes, they received equivalent coverage in the press."

Everything is made of chemicals

Yes, there are chemicals in our milk. Chemicals are what things are made of. But the properties of a

substance are determined by its molecular structure, not by whether it's naturally occurring or artificial. Natural doesn't equal safe. Artificial doesn't equal unsafe.

Toxicity depends on the dose

You've got a thumping headache, so you reach for the paracetamol. If you nibble a small piece off one tablet, it'll do nothing for you. If you take two tablets, you'll probably send the pain away. But if you swallow too many more, you could be very ill — excessive paracetamol causes liver damage or even death.

This demonstrates the fundamental principle of food and drug safety: dose matters.

Scientists studying the effects of chemicals commonly look at four or five dose levels. Once they've found a level where no negative effects can be identified in laboratory animals, they generally apply a safety factor of 10 to account for the difference between animals and humans, and another factor of 10 for genetic variation within humans.

In most cases, this means the safe level for humans is said to be one hundredth of the safe level for lab animals (often expressed as being applicable per kilogram of body weight).

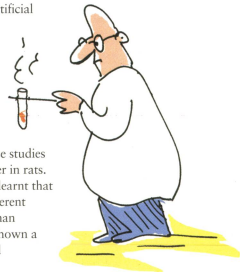
Animal studies can be used, with caution

Testing on laboratory animals is a useful indicator of likely responses in humans. Though we might prefer not to think it, the human metabolism (the way the body deals with chemicals) is not too different from that of the lab rat.

But it's important, especially where human trials aren't possible, that scientists study how chemicals metabolise in lab animals and carefully apply that to what they already know about similar chemicals and the human metabolism.

Take the example of the artificial sweetener, saccharin. Last year, the US National Toxicology Program removed saccharin from the official list of substances "reasonably anticipated to be a human carcinogen". Saccharin had been on the list since 1981, largely because studies found it caused bladder cancer in rats.

Since then, scientists have learnt that rats get bladder cancer in different ways from humans. And human studies since 1981 have not shown a clear link between cancer and saccharin.



Natural
doesn't
equal
safe.
Artificial
doesn't
equal
unsafe.



Risks should be put in context

If the media reports that a new drug will double your risk, you're not much the wiser unless you know how big the risk was to start with. Twice a negligible amount is still a negligible amount.

And if scientists say there is a 'significant' risk, they're likely to mean 'statistically significant'. Statistical significance means that researchers have probably found a real effect, not one which occurred by chance. But this real effect could still be tiny.

Some food additives carry a risk of adverse reactions in some people who eat them. But this doesn't mean the risk exists for everyone. If you're concerned about the safety of food, the most important thing to do is store it correctly, prepare it hygienically and cook it properly: the greatest food-related risk by far in Australia is food poisoning. (For more on handling food safely, see our article on food safety and storage on www.choice.com.au.)

Correlation doesn't prove cause

There's a strong correlation between wearing skirts and breast cancer. But skirt-wearing doesn't cause the disease.

What's the balance of evidence?

Even if there are two opposing views, it doesn't follow that there's equal evidence on both sides. Any media article should show readers where the current balance of evidence lies.

Reading between the lines

So much for the basic principles. But how do you assess the value of that next scientific 'breakthrough'? You also need the answers to these questions.

What sort of science is it?

Most studies fall somewhere in a range between 'textbook science' and 'frontier science'.

Those in the textbook category will have results in line with a lot of other studies. This makes them more reliable (but, unfortunately, less noteworthy): if every study into lung cancer finds a link with smoking, it's pretty likely something's going on.

A frontier science study, in contrast, should be treated with more caution. Its results are new and not backed by other research.

This doesn't mean frontier science is wrong and textbook science is right. Eventually, that frontier research could be filling the new textbooks. But the initial results need to be confirmed through many other studies for this to happen.

So it's vital that science reports in the media should reveal, upfront, the frontier/textbook status of the studies they're about. Where there's complex



specialist knowledge, it's not helpful to present only the findings (or the views of different protagonists in a debate), leaving the reader to decide who to believe.

Has the study been published in a peer-reviewed journal?

For a scientific study to gain credibility it needs to be published in a reputable journal. This is because it will be peer-reviewed (submitted to the close scrutiny of other experts in the field) before it gets into print.

The world's leading medical publications include the *British Medical Journal*, *The Lancet*, the *New England Journal of Medicine* and the *Journal of the American Medical Association*. *Nature* and *Science* are high-status peer-reviewed magazines that cover a wider range of topics.

However, peer review isn't always reliable. Richard Horton, editor of *The Lancet*, describes it as "a very crude tool". He says, "Readers should not rely on the fact that a paper is published in a high-profile journal simply to judge its quality."

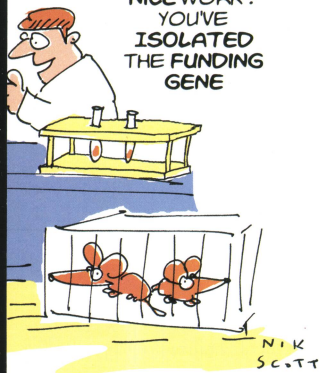
There can be problems with bias among the reviewers, and readers can't tell how much of the reviewers' critique was accepted.

Peer review, therefore, is an indicator of credibility, not a golden seal of approval.

Papers presented at reputable professional conferences are also subjected to peer scrutiny. Again, however, the fact that a paper was presented at a conference isn't enough. In the medical world, for example, conferences sponsored by drug companies with carefully selected attendance lists aren't unusual.

Nevertheless, if a study hasn't been peer-reviewed

NICE WORK !
YOU'VE
ISOLATED
THE FUNDING
GENE



at all, it pays to be suspicious. Scientists who do their research well are very keen to publish in peer-reviewed journals.

How was the study designed?

The hallmarks of a good **clinical trial** depend on what's being studied. Look for some or all of these features:

- **Human subjects**, rather than animals or test-tube (in vitro) studies.
- **A large number of subjects**: The more people in the study, the more reliable the results. But this doesn't mean a small clinical trial is automatically flawed. There's no magic sample size; it depends on the effect you're trying to measure.
- **A long duration**, if the study is examining long-term effects.
- **A control group**: Subjects who don't get the treatment but who are otherwise as similar as possible to the subjects, for example in terms of age, sex, body weight. Without a control group, it's impossible to tell if the treatment actually made any difference.
- **Random assignment**: Subjects are assigned by chance to the treatment and control groups. This reduces the possibility there will be something consistently different about the two groups.
- **A placebo**: If a drug is being tested, the control group must be given something that seems identical to the drug but contains no active ingredients — a placebo.
- **Double blind**: Neither the subjects nor the

people administering the treatment know who's in the control group and who's in the treatment group.

Some studies are **epidemiological**: they consider the incidence of disease in a community and look for links with possible causal factors. The link between lung cancer and smoking was discovered this way. Epidemiological research often tries to identify such things as:

- **A relationship in time**: Did lung cancer rates rise following the growth of tobacco sales?
- **A dose-response relationship**: Are people who smoke two packets a day more likely to get lung cancer than those who smoke one?
- **The strength of the link**: Is the rate of lung cancer among smokers significantly higher than among non-smokers?

To gauge the reliability of a **survey**, look for:

- **The margin of error**. This is the range of results in which it is likely that the true result falls.
- **The sample size**, as for clinical studies.
- **Random selection** of participants.
- **A high response rate**.

Who funded the study?

Industry or issue-group funding doesn't necessarily destroy credibility, but independent funding certainly strengthens it.

How old is it?

Science moves on. Results from 20 years ago may have been overtaken by further research.

Does it matter?

If a disease or side effect is extremely rare, an increase in the risk level may not be important.

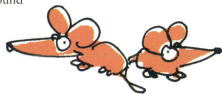
Does it apply to me?

You can get an idea by looking at how similar the people in the study are to you. But even then, you may have complications which mean a new drug or treatment isn't right for you. Don't stop taking medication because you hear about something 'better' until you talk to your GP or specialist. And don't self-diagnose or self-medicate.

How can I know?

The problem with all the questions outlined above is that most people won't be able to answer them themselves. That's why media reports should give some indication of any study's background and status, rather than simply sensationalising the results. □

This article was originally published in *Consumer*, CHOICE's sister magazine in New Zealand.



Hair removal at home



VANESSA MARSHALL

You can dissolve away that unwanted hair or tear it out by the roots. More than 50 trialists assessed a range of epilators, wax kits, wax strips and depilatories to find their favourites.

IN BRIEF

- **Wax kits** — where you usually heat up the wax formula before applying it — can be fiddly.
- Trialists who used the wax strips generally liked them, but ran out of them quite quickly, so they could be expensive.
- Epilators are electric machines that pull out the whole hair. "Ouch" was a common reaction.
- Those who used depilatory creams or lotions liked them, though their effect is shorter-lived than the other methods.

DON'T LIKE SHAVING YOUR LEGS? Most alternative methods aren't entirely pain-free and can be pretty expensive, though choosing one of the four types of home treatments CHOICE trialled will certainly be cheaper than salon treatments.

Because all the home methods are quite different treatments, four separate groups of users trialled each. Trialists only used them to remove hair from their lower legs, though you can use most of them on other parts of the body too. The four types were:

■ **Epilators:** They look like electric shavers but have rotating discs that grab the hairs, pulling them out by the roots.

Advantage: They're not messy; they're quick; and they're cheaper in the long run.

■ **Wax kits:** These have a wax medium and cotton or synthetic fabric strips. The wax is usually heated up first and then spread on the skin. The strips are laid over the top of the wax and stick to it, and when you remove them they pull the hair from its follicle. Usually strips can be cleaned and reused.

Advantage: They're more economical than wax strips, though they need preparation.

■ **Wax strips:** Synthetic-fabric strips coated with wax or other chemicals. They work the same way as the wax kits, but don't involve as much preparation. They're smoothed onto the skin and then removed, and each can be used a number of times.

Advantage: There's less hassle than with wax kits, and they're convenient and reusable.

■ **Depilatories:** Creams or lotions applied to the skin. They dissolve the hair at the skin's surface, so when they're wiped off the hair comes off as well. The effect of depilatories is the shortest-lasting of these treatments.

Advantage: They're painless, but can be messy and a bit smelly.

On the following pages all the products trialled are listed, by type, but only the top performers in each of the four types are profiled. We've also included trialists' comments for the top performers to give you an idea of what users thought of them.

PROFILES

Profiles are the top scorers in the four groups. Prices for the epilators are what we paid in June 2000. The two **EMJOI** epilators are available through the specialist Shaver Shop, direct marketing catalogues and some retail outlets. Prices for all other products are based on a national survey in August/September 2000. These are available through chemists, department stores and some supermarkets.

Epilators

General comments on using an epilator:

"This is probably the most painful method of hair removal over shaving, creams and waxing. I think I'll stick to my razor, as it's cheap, effective and doesn't hurt."

"I still had some very short hair left, less than 1 mm in length. Shaving would give you a closer finish, but this lasts much longer, is cleaner, you don't cut yourself and it was very fast to do."

"Would never buy this or any other epilator! They hurt and are not efficient (especially for the amount of pain endured)!"

EMJOI GENTLY GOLD CARESS

Price paid: \$129.95

Effectiveness rating: Good

Ease of use rating: Very good

GOOD POINTS

- Versatile — two-speed operation.
- The only model that could be used without being plugged into the mains, having a rechargeable battery. Trialists liked being able to use it without a cord.
- Most trialists found that no or only a few hairs remained after the first use.

BAD POINTS

- Comparatively large, bulky and wide, affecting the grip for trialists.

TRIALISTS' COMMENTS

"This one has two speeds, and the faster one seemed to hurt less, or at least for less time. The slower speed may be more useful for small areas like the face."

"Felt quite smooth over my skin/knee."

"Easy to use. Compared to razors from more than five years ago, greatly improved."

EMJOI GENTLY GOLD

Price paid: \$99.95

Effectiveness rating: Good

Ease of use rating: Good

GOOD POINTS

- Most trialists found that only a few hairs remained after the first use.
- Good grip.

BAD POINTS

- Has only one speed.
- Can't be used cordless.

TRIALISTS' COMMENTS

"Easy to hold and manoeuvre."

"Could easily be held with either hand."



PHILIPS SATINETTE 2-IN-1

Price paid: \$89.95

Effectiveness rating: Good

Ease of use rating: Good

GOOD POINTS

- Comfortable to hold.
- Has two speeds.
- Comes with an exchangeable shaver head (not used in the trial).

BAD POINTS

- Can't be used cordless.

TRIALISTS' COMMENTS

"This one gave a nice finish and wasn't too painful."

"Since it's small, it's a lot easier to hold."

"The cap comes off too easily and would be easy to lose."

OTHER MODELS TRIALLED:

BRAUN Silk-Epil Super Soft Plus: Effectiveness rated OK, ease of use OK. It has a 'skin stimulator' attachment that's claimed to make the process gentler, but reactions were mixed. Trialists also found the epilator hard to grip

Price paid: \$99.00



TIPS FOR EPILATORS

Here are some tips to make hair removal a bit easier and less painful if you're using an epilator.

- Use a loofah to lift short hairs.
- Pull the skin tight, especially behind the knee.
- Have the epilator at a right angle to the leg and drag it up the leg, against the direction the hair grows.
- Ensure the skin stimulator attachment (if there is one) is always in contact with the skin surface while epilating.
- With the tweezer grip feature, use the normal setting for thick hair and reduced setting for finer hair.
- Speeds: use the low/gentle speed if it's the first time you've used an epilator, to get used to the sensation; when you're more comfortable and expert with it, use the high speed, if appropriate.

WAX KITS

General comments on using wax kits:

"In general I prefer professional waxing. I found this to be messy and time-consuming. Overall it's not that effective. They say practice makes perfect, but waxing isn't something I want to practise."

"What am I supposed to do with the used strips? Can the gooey wax be rinsed down the drain? It comes off easily enough with hot water, but what's it doing to my drainpipes?"
"I was very unimpressed with the paper strips."

JULIENNE SOFT WAX

Target price: \$10.95 (350 g)

Effectiveness rating: Good

Ease of use rating: Good

GOOD POINTS

- Easy to apply.
- Removed all or most of the hair with the first application.
- Good consistency, which helped when applying the wax.
- Comes with an applicator.
- The reusable strips rated highly with trialists, seeming to be stiffer and stronger than most others.

BAD POINTS

- None to speak of.

TRIALISTS' COMMENTS

"Of all the waxes [I] used, this would be the most preferred."

NAIR EASIWAX

Target price: \$11.10 (375 g)

Effectiveness rating: Good

Ease of use rating: Good

GOOD POINTS

- Easy to apply.
- Removed all or most of the hair with the first application.
- Good consistency.
- The reusable cotton strips were easy to smooth on and pull off.

BAD POINTS

- None to speak of.

TRIALISTS' COMMENTS

"The strips took all the wax with them, which meant I didn't have to go over the same area twice. That's a big tick in my book."

"If you did the whole leg or two half-legs you'd probably have to reheat it. It became a bit more difficult and messier at the end of doing one half leg. Otherwise it was fine."



WAXEEZE DEPILATORY WAX

Target price: \$15.85 (375 g)

Effectiveness rating: Good

Ease of use rating: Good

GOOD POINTS

- Moderately easy to apply the wax.
- Removed all or most of the hair with the first application.

BAD POINTS

- Consistency varied from slightly thick to slightly runny, but this could be due to the heating methods.

TRIALISTS' COMMENTS

"OK, but messy."

"I wouldn't use it for my legs again ... I would maybe buy it for my bikini line."

"I found the cloth strips provided with [other kits] far more effective and could be used many more times."

OTHER WAX KITS TRIALLED:

VEET Warm Wax with Applicator:

Effectiveness rated OK, ease of use good.

Target price: \$9.25 (175 g).

LILLIANE Waxaway: Effectiveness OK, ease of use good.

Target price: \$8.85 (350 g).

NADS Natural Hair Removal Gel:

Effectiveness good, ease of use OK.

Target price: \$19.00 (350 g).

MARIANA Liquid Wax: Effectiveness OK, ease of use OK.

Target price: \$8.95 (355 g)

ONE TOUCH Gel Waxing Formula (hot or cold): Effectiveness borderline, ease of use OK.

Target price: \$10.55 (400 g)

WAX STRIPS

General comments on using wax strips:

"Much faster and easier than using wax from a pot."

"I guess the more you wax the more experienced you'll become, thus much quicker. I'd probably buy them to remove hair on smaller areas like under arms, bikini line, facial hair."

LILLIANE STRIPAWAY

Target price: \$9.30 (16 strips)

Effectiveness rating: Good

Ease of use rating: Very good

GOOD POINTS

- Each strip can be used more than once.
- Removed all or most of the hair with the first application.

BAD POINTS

- None to speak of.

TRIALISTS' COMMENTS

"Easy to use, effective and didn't leave legs feeling sticky."

"Can cut the wax strip to the preferred size — a plus for other areas of the body."

"Noticeably less painful to remove, but you'd probably use a few extra strips because they were less effective when used more than three times."

MANDY'S WAX STRIPS

Target price: \$6.25 (20 strips)

Effectiveness rating: Good

Ease of use rating: Good

GOOD POINTS

- Wax spread evenly on the strips.
- Removed all or most of the hair with the first application.
- Easy to apply and pull off the skin.

BAD POINTS

- Some residue left on the skin, but easily removed.

TRIALISTS' COMMENTS

"An excellent product. Fairly quick, great results."

"While they're easy to use, they just aren't effective enough."

"Very easy to use and very little wax left on my leg, and it was easily removed using the strip."

A little redness, but my skin didn't feel irritated, only tingly."

**BEST
BUY**



MARIANA GENUINE WAX STRIPS

Target price: \$6.95 (14 large strips)

Effectiveness rating: Good

Ease of use rating: Good

GOOD POINTS

■ Removed all or most of the hair with the first application.

■ Each strip can be used more than once.

BAD POINTS

■ After separating the strips, the wax wasn't always evenly distributed.

■ Wax residue remained on the skin and was hard to remove.

TRIALISTS' COMMENTS

"Removed more hair overall [of the ones tried]."

"I found these strips messy to use. I wouldn't buy them because of the sticky mess and they left my leg feeling irritated."

NAIR EASIWAX REUSABLE WAX STRIPS

Target price: \$8.75 (14 large strips)

Effectiveness rating: Good

Ease of use rating: Good

GOOD POINTS

■ Each strip can be used more than once.

■ Removed all or most of the hair with the first application.

BAD POINTS

■ None to speak of.

TRIALISTS' COMMENTS

"Very easy to use and fairly effective. They did leave my leg sticky and this was difficult to wash off."

"As good as I have used over several years of various brands — no problems."

OTHER WAX STRIPS TRIALLED:

SALLY HANSEN: Effectiveness rated OK, ease of use very good.

Target price: \$13.65 (30 strips).

ANDREA: Effectiveness OK, ease of use very good.

Target price: \$13.50 (20 strips plus after-wax crème).

DEPILATORIES

General comments on using depilatories:

"I found the hair-removing creams to be messy, time-consuming and relatively ineffective on my legs. They might be all right on smaller areas, but not on my legs. Also, they left my legs feeling itchy and irritated. I prefer shaving by far."

"Although it removed all the hair at the time, stubble was quite pronounced after only a few days — unlike waxing."



ANDREA EXTRA STRENGTH HAIR REMOVER

Target price: \$18.95 (170 g plus moisturiser)

Effectiveness rating: Very good

Ease of use rating: Very good

GOOD POINTS

■ Easy to smooth on.

■ Removed nearly all the hairs.

BAD POINTS

■ Slightly unpleasant odour.

■ Took a while to work.

TRIALISTS' COMMENTS

"Took twice as long as the others: 10–12 minutes as per instructions."

"The moisturiser [supplied with the depilatory cream] added a nice finishing touch."

ONE TOUCH ROLL ON

Target price: \$13.35 (120 g)

Effectiveness rating: Very good

Ease of use rating: Very good

GOOD POINTS

■ Removed all or most of the hair with the first application.

■ Roll-on applicator makes application very easy.

■ Cream was easy to remove.

BAD POINTS

■ Slightly unpleasant odour.

TRIALISTS' COMMENTS

"Apart from the slight odour, I thoroughly enjoyed the application of this cream."

"No mess, bearable smell and no skin irritation."

VEET FLORAL FRAGRANCE

Target price: \$7.25 (100 g)

Effectiveness rating: Very good

Ease of use rating: Very good

GOOD POINTS

■ Pleasant odour.

■ Removed all or most of the hair with the first application.

■ Not messy, and easy to use applicator.

BAD POINTS

■ None to speak of.

TRIALISTS' COMMENTS

"The spatula made it very easy to use. The length of time (four minutes) was excellent — most others needed a minimum of seven minutes. Also no odour is a bonus."

"I think it would work out to be quite expensive as I'd use heaps."

OTHER DEPILATORIES TRIALLED:

SALLY HANSEN Triple Smooth Lotion:

Effectiveness good, ease of use good.

Target price: \$12.60 (236 g).

LILLIANE Creamaway: Effectiveness good, ease of use good.

Target price: \$12.95 (100 g).

NAIR Cream Baby Oil Formula: Effectiveness good, ease of use very good.

Target price: \$6.95 (50 g).

INNOXA On & Off: Effectiveness OK, ease of use good.

Target price: \$15.40 (100 g).

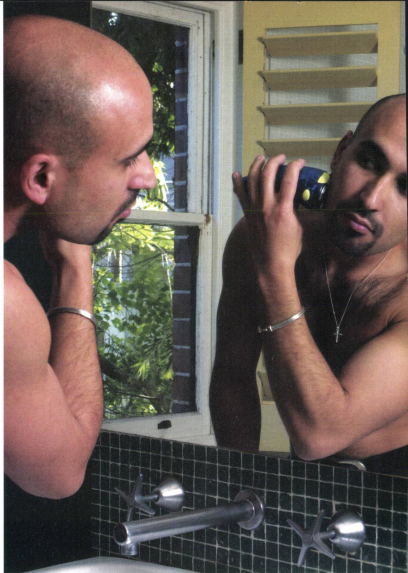
SALLY HANSEN Gel Hair Remover:

Effectiveness OK, ease of use good.

Target price: \$15.95 (147.8 mL).

A very close shave

Whether you're a foil or rotary man — or even loyal to the disposable razor — you have very specific likes and dislikes, as our trial shows.



IN BRIEF

- Trialists assessed two types of electric shaver — twin-blade foil and rotary action — and found two of each to recommend.
- Two of the best-used shavers can be used dry or wet (while you're in the shower, or with shaving cream).

THE MOST IMPORTANT consideration for people using an electric shaver is, not surprisingly, the closeness or smoothness of the shave. It also shouldn't cause any irritation or nicks, or need to go over the same patch of skin more than once.

The trialists also liked a shaver that's easy to clean and comfortable to hold, as well as the convenience of knowing when its battery needs recharging. And they liked a model they could wash under the tap, rather than just clean with a brush.

But there are two distinct groups in the world of electric hair removal: foil and rotary (see the profile photos on the right for the difference between them). It seems you get used to using one type or the other and find it uncomfortable to change. So we enlisted the help of 21 men to trial twin-blade foil and rotary electric shavers, according to their preference, and threw a few disposable razor users into each group for good measure.

For once price seems to be an indicator of performance — generally, the more expensive models gave the best shave, as well as having features like a low-battery indicator that made them more convenient to use.

If you don't shave every day you'd best avoid the PHILISHAVE 5000 Series Reflex Action HQ5801, PANASONIC Rechargeable ES766 and REMINGTON MicroScreen 2 DA407. Some trialists noticed a considerable difference in performance between one- and two-day growth with these models.

WHAT TO BUY

ROTARY SHAVERS

PHILISHAVE 6000 Series Quadra Action HQ6885	\$340
PHILISHAVE Cool Skin HQ5615	\$265

TWIN-BLADE FOIL SHAVERS

PANASONIC Linear Drive ES8068	\$298
REMINGTON MicroScreen Intercept M2810	\$166

The trial

There were 13 shavers in the trial: eight twin-blade foil and five rotary. Trialists were divided into two groups for testing, according to which type of electric shaver they normally use, and both groups also included people who normally use disposable razors.

Twenty-one men used the shavers over a 10-week period. All the shavers have a trimmer and they used that too, providing an assessment of it as well as the shaver's performance.

PROFILES

Profiles are of the best performers in the two categories. Prices shown are a good target to aim for, based on checks late last year. Anything lower is a bargain.

ROTARY SHAVERS

PHILISHAVE 6000 SERIES QUADRA ACTION HQ6885

Target price: \$340

Overall rating: **Good**

GOOD POINTS

- The majority of trialists said it gave a 'good' or 'excellent' shave on both one- and two-day growth.
- Very comfortable to hold.
- Quiet.
- Mild vibrations.
- Trimmer is very effective.
- Easy to clean under the tap.
- Low-battery indicator.
- Claimed battery charge time is one hour; quick charge is six minutes for one shave.

BAD POINTS

- Recharges via a power cord and power pack instead of a charging base.
- NiCad battery (see *Batteries*, page 41).

TRIALIST COMMENTS

"Quite a good shave, very easy on the face."

"Liked the battery-charge display — you can always tell how many shaves you have left, how much time."



PHILISHAVE COOL SKIN HQ5615

Target price: \$265

Overall rating: **Good**

GOOD POINTS

- Gave a good shave on both one- and two-day growth.
- Comfortable to hold.
- Quiet.
- Mild vibrations.
- Click-on trimmer is very effective.
- Can be used wet or dry.
- Easy to clean under the tap.
- Red light flashes when battery needs charging.
- Comes with a charging stand and storage pouch.

BAD POINTS

- NiCad battery.
- Claimed battery charge time is eight hours.
- Rechargeable only — no mains operation.

TRIALIST COMMENTS

"Nicely shaped, not too heavy and generally well-balanced."

"Seemed like a top-of-the-line unit and performed like one."



TWIN-BLADE FOIL SHAVERS

PANASONIC LINEAR DRIVE ES8068

Target price: \$298

Overall rating: **Good**

GOOD POINTS

- Gave a good shave on both one- and two-day growth.
- Comfortable to hold.
- Moderately quiet.
- Mild vibrations.
- Can be used wet or dry.
- Easy to clean under the tap.
- Trimmer is effective.
- Has a five-stage display showing how much power is left in the battery.
- NiMH battery (see *Batteries*, page 41, for more on this).
- Claimed battery charge time is one hour; quick charge is five minutes for one shave.

- Comes with a charging stand and storage pouch.

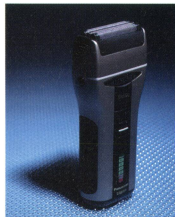
BAD POINTS

- Rechargeable only — no mains operation.

TRIALIST COMMENTS

"Really liked the design. Gave a great shave."

"Shaver worked best in 'wet' mode, ie with lather."



REMINGTON MICROSCREEN INTERCEPT M2810

Target price: \$166

Overall rating: **Good**

GOOD POINTS

- Gave an excellent shave on both one- and two-day growth.
- Comfortable to hold.
- Moderately quiet.
- Mild vibrations.
- Claimed battery charge time is one hour; quick charge is five minutes for one shave.
- Two year warranty.

BAD POINTS

- Trimmer not as effective as on other shavers.
- Fiddly to pack into its carry case.
- NiCad battery.
- Recharges via a power cord and power pack instead of a charging base.

TRIALIST COMMENTS

"Handled and felt better than most other shavers. Shaved very well."

"Shaver sat nicely in your palm."



MEN'S SHAVERS

1

2

Rotary models (in order of overall rating)

PHILISHAVE 6000 Series Quadra Action HQ6885

PHILISHAVE Cool Skin HQ5615

PHILISHAVE 4000 Series Micro Action HQ4806

PHILISHAVE 5000 Series Reflex Action HQ5801

REMINGTON MicroFlex R850

Foil models (in order of overall rating)

PANASONIC Linear Drive ES8068

REMINGTON MicroScreen Intercept M2810

BRAUN Flex Integral 5414

BRAUN Flex Integral Ultraspeed 6550

BRAUN InterFace 3612

PANASONIC Rechargeable ES766

REMINGTON Intercept Washable RS6943

REMINGTON MicroScreen 2 DA407

Manufacturer / distributor	Origin	Warranty (years)	Target price (\$)*	Battery type	Claimed charge time (hours)	Quick charge	Wet / dry	Washable
Philips	Holland	1	340	NiCad	1	✓ (C)		✓
Philips	Holland	1	265	NiCad (B)	8		✓	✓
Philips	Holland	1	125	NiCad	16			
Philips	Holland	1	199	NiCad	8	✓ (D)		
Remington	China	2	139	NiCad	16			
Panasonic	Japan	1	298	NiMH (B)	1	✓ (E)	✓	✓
Remington	Austria	2	166	NiCad	1	✓ (E)		
Braun	Germany	1	149	NiMH	1			
Braun	Germany	1 (A)	282	NiMH	1	✓ (D)		
Braun	China	1 (A)	93	NiMH	1			
Panasonic	Japan	1	209	NiMH (B)	1	✓ (E)	✓	✓
Remington	Austria	2	149	NiCad	1	✓ (D)		✓
Remington	China	1	94	NiCad	1			

* Prices shown are a good target to aim for when shopping around, based on nationwide checks late last year.

(A) Replacement warranty.

(B) Battery only; no mains operation.

(C) Six minutes for one shave.

(D) Three minutes for one shave.

(E) Five minutes for one shave.

(F) Five-stage LED display.

(G) LED charging, full-charge and low-charge indicators.

Similar models

Rotary shavers

■ Similar to the **PHILISHAVE 6000 Series Quadra Action HQ6885** trialled: **HQ6889** (cosmetic differences only); **HQ6865** (LED display, no 'minutes left' indicator, no stand or wall holder); **HQ6825** (no battery or charge indication, no soft rubber grip, no stand or wall holder); **HQ6465** (mains-powered, no stand or wall holder).

■ Similar to the **PHILISHAVE 4000 Series Micro Action HQ4806** trialled: **HQ4401** (mains-powered, black instead of blue).

■ Similar to the **PHILISHAVE 5000 Series Reflex Action HQ5801** trialled: **HQ5401** (mains-powered only).

■ Similar to the **REMINGTON MicroFlex R850** trialled: **R835** (mains-powered only); **R845** (rechargeable only, no low-battery indicator); **R856** (wet/dry, washable, rechargeable only, recharge stand); **R875** (graduated LCD battery display, five-minute quick charge).

Twin-blade foil shavers

■ Similar to the **PANASONIC Linear Drive ES8068** trialled: **ES8067** (low-battery indicator instead of five-stage LED display).

■ Similar to the **REMINGTON MicroScreen Intercept M2810** trialled: **M2830** (three-minute quick charge,

capacity indicator, low charge and foil replacement indicators, visible and audible recharge alarm); **M2800** (mains only).

■ Similar to the **BRAUN Flex Integral 5414** trialled: **5416** (low-charge indicator).

■ Similar to the **BRAUN Flex Integral Ultraspeed 6550** trialled: **6015** (mains-powered only, no wall holder or mirror).

■ Similar to the **BRAUN InterFace 3612** trialled: **3105** (mains-powered only).

■ Similar to the **PANASONIC Rechargeable ES766** trialled: **ES765** (low-battery indicator instead of five-stage LED display); **ES762** (low-battery indicator instead of five-stage LED display, eight-hour full charge, 36-minute operation instead of one hour).

■ Similar to the **REMINGTON Intercept Washable RS6943** trialled: **RS6720** (rechargeable only, no three-minute quick charge, eight-hour full charge, no recharge warning); **RS6930** (no recharge warning); **RS6963** (charge-remaining indicator but no charge indicator, no recharge warning).

■ Similar to the **REMINGTON MicroScreen 2 DA407** trialled: **DA207** (mains-powered only).



Triallists preferred a cleaning brush with wide bristles (right).



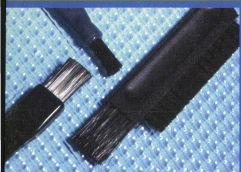
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Low-battery indicator	Performance score (%)	Ease of use score (%)	Overall rating
✓	80	85	Good
✓	80	80	Good
✓	65	60	OK
✓	70	70	OK
✓	75	65	OK
(F)	80	75	Good
	85	75	Good
	70	70	OK
✓	70	70	OK
	65	60	OK
(F)	70	70	OK
(G)	70	75	OK
	70	65	OK

Click-in cartridge: The Philipsave Cool Skin shaver has an onboard cartridge containing moisturising shaving emulsion. Trialists found it easy to dispense, but gave it a mixed reception: some liked it but felt it isn't necessary for a good, smooth shave; others felt it's messy as well as unnecessary. One user compared it favourably to shaving with a blade: "Surprisingly smooth shave — virtually as close as a blade though much faster." If you want to use it, you'll need to buy refills from the shaver supplier.



All the shavers trialled have a trimmer. A pop-out one (left) is easier to use than one that's close to the side of the shaver (right).

Rotary models (in order of overall rating)

PHILISHAVE 6000 Series Quadra Action HQ6885

PHILISHAVE Cool Skin HQ5615

PHILISHAVE 4000 Series Micro Action HQ4806

PHILISHAVE 5000 Series Reflex Action HQ5801

REMINGTON MicroFlex R850

Foil models (in order of overall rating)

PANASONIC Linear Drive ES8068

REMINGTON MicroScreen Intercept M2810

BRAUN Flex Integral 5414

BRAUN Flex Integral Ultraspeed 6550

BRAUN InterFace 3612

PANASONIC Rechargeable ES766

REMINGTON Intercept Washable RS6943

REMINGTON MicroScreen 2 DA407

1 Battery type

See *Batteries*, right, for the pros and cons of NiCad vs NiMH.

2 Washable

This makes the shaver easier to clean; the trialists liked this feature. It doesn't mean you can use the shaver for wet shaves.

3 Performance score (%)

This included:

- Pulling of whiskers when shaving one- and two-day growth (10%).
- Grazing or nicking of skin when shaving one- and two-day growth (10%).
- Rating of the shave on one- and two-day growth (80%).

4 Ease of use score (%)

This included:

- Comfort of holding the shaver (25%).
- Noise (25%).
- Vibration (25%).
- Ease of cleaning (25%).

5 Overall rating

The overall rating isn't a combination of the above performance and ease of use scores because, with the small number of trialists, this would give a precise score for each shaver that a small trial like this can't really provide.

Instead the trialists also gave each shaver an overall rating of 1 to 10, which we averaged and converted to a verbal rating.

Batteries

All the models trialled are rechargeable, and most can be operated via the mains as well. However, shaving with the cord is only meant to be a back-up measure in case the battery unexpectedly runs out. If you constantly use the shaver on the mains, hoping to save the battery, you'll actually shorten its life. On more sophisticated 'computer' models you'll also disrupt the 'number of shaves left' function.

Most of the shavers have nickel-cadmium (NiCad) rechargeable batteries. They can last for hundreds of charging cycles, but contain cadmium, a highly toxic metal that can cause liver, brain and kidney damage in humans. So when the batteries eventually die, they present a disposal problem.

NiCad batteries must be fully discharged and recharged at least every six months. If you frequently recharge them before they run low, or just recharge them for a short time to get a few more shaves, they might not recharge to full capacity. A NiCad battery 'remembers' the low and high charge points and resists being charged or discharged past them.

Nickel-metal hydride (NiMH) batteries contain metals less toxic than cadmium and pose less of an environmental problem. They're also claimed to have a greater capacity than NiCad batteries, so you should get more shaves out of them, and they don't suffer from the 'memory' problem as much as NiCad batteries when they're recharged. Unfortunately, they're more expensive than NiCads, which may explain why so few models have them.

Braun is the only manufacturer in this trial with a battery take-back scheme — just return the battery to any Braun service centre.



Battery charge indicators range from showing the charge status (top) to simply indicating the need to charge (bottom).

Slosh, slosh, gurgle...

Washing machines wash, right? Well, mostly. But there are some innovations you may find interesting.



IN BRIEF

■ High-tech or low-tech, machines whose washing drum lies on its side (that is, traditional front loaders plus the newer top loaders with this type of drum) have better energy and water efficiency and gentler washing action than top loaders with an upright drum.

THE LATEST LAUNDRY BUZZWORDS — fuzzy logic and autosensor technology — might sound more at home in a space shuttle than a washing machine, but let's face it: a space shuttle won't be much help in the laundry. The question is, will a space-age washing machine clean your clothes any better than a common or garden model?

This test included 10 machines ranging from 5 kg to 9 kg capacity, many with some sort of innovation. But whether high-tech or low, the results were pretty much the same as always: machines with the front-loader action outperformed top loaders in terms of higher water and energy efficiency and a gentler cleaning action, while achieving similar dirt removal (see *The best of both worlds?*, page 44).

Autosensor and fuzzy logic technology

Thanks to sensors and microprocessors, half the washing machines in this test do some — if not all — of the thinking for you. In our last test of washing machines (July 2000) there was one machine (a FISHER & PAYKEL) with this capability, and it was the best of the top loaders. This time,

with five such machines, the results were quite mixed: three were the best of the top loaders, two were the worst.

Their capabilities range from detecting the size of the load and adjusting the water level accordingly (the LG Turbo Drum WF-T902, OMEGA Air Injection 8000 and SAMSUNG Triflow SW65ASP), to those that can also sense the fabric and set the whole program (the FISHER & PAYKEL Intuitive Eco IWL810 and HITACHI SF-H800PX). In addition, the HITACHI tells you how much detergent to use.

They can't figure out the best temperature for washing your clothes — they use a default setting which you can override — and nor do they know how dirty your clothes are. But it can't be too long before these innovations are standard.

Detergent activation

Another innovation is FISHER & PAYKEL's 'Eco Active wash', which claims to be gentler on clothes than other top loaders' action because of a 'concentrated detergent' start.

This works by only partially filling the machine at first, creating a concentrated detergent/water mix. The water temperature at this stage is above 35°C (a normal warm wash temperature), which

Continued on page 44

BEST BUYS



Best Buys are based on a combination of good performance and relatively low purchase price and running costs. The list includes washing machines from this most recent test and Best Buys from last year's tests that are still available. Only the **SIMPSON Enviro 100 455100C** (profiled on the right) is from this test. For profiles of the others, see CHOICE, Jan/Feb and July 2000; they're pictured in order, far right.

■ Front loaders

SIMPSON Enviro 100 455100C	\$1079
WHIRLPOOL AWM 285	\$1049
WHIRLPOOL AWM 293	\$799

■ Top loaders

SIMPSON Esprit 365550J	\$629
WHIRLPOOL 6LBR6245EQ	\$849



SIMPSON ENVIRO 100 455100C

Front loader

Price: \$1079

Claimed capacity: 5.5 kg

GOOD POINTS

- Very good energy efficiency.
- Good water efficiency, spin efficiency and gentleness.

BAD POINTS

- Equal last for dirt removal in this test, although the results are still good.
- Door doesn't open fully.



BEST PERFORMERS

These machines were among the best in our two most recent tests, but their combined purchase price and running costs are higher than those in the Best Buys list. Models in *italics* were included in this test, and are profiled on the right. The other models are pictured below; for their profiles, see CHOICE, July 2000.

■ Front loaders

ASKO W640 Quattro	\$1899
LG WD-1050 FH	\$1529
MIELE W828	\$1599

■ Top loaders

FISHER & PAYKEL <i>Intuitive ECO IWL810</i>	\$1356
FISHER & PAYKEL <i>Intuitive IW709</i>	\$1356
KLEENMAID TX 768A	\$1899



FISHER & PAYKEL INTUITIVE ECO IWL810*

Top loader with agitator

Price: \$1356

Claimed capacity: 8 kg

GOOD POINTS

- Best of the top loaders in this test.
- Good dirt removal.
- Best for spin efficiency.
- Very good energy efficiency.
- Very easy to use.
- Optional 'autosensing' functions (see Autosensor and fuzzy logic technology, left).

BAD POINTS

- Worst score for gentleness when using the normal cycle.

* This model should be available in shops from April or May 2001.



KLEENMAID BY BRANDT TX 768A

Top loader with front-loader-style drum (see *The best of both worlds?*, page 44).

Price: \$1899

Claimed capacity: 5 kg

GOOD POINTS

- Best water and energy efficiency in this test.
- The most gentle on clothes.
- Compact size — good for smaller homes.
- It has castors so can be readily moved around.
- The detergent dispenser can accommodate powder or liquid detergents.
- Five-year warranty.

BAD POINTS

- Equal last for dirt removal in this test, although the results are still good.
- In our tests, some of the powder detergent wasn't entirely flushed out. Some brands may not be suitable for this type of detergent dispenser, so you may have to experiment with different brands.
- The drum opening is small, making it comparatively difficult to load and unload clothes.
- The drum has a spring-loaded lid, which can hurt your fingers or hand if you're not careful when you open it. However, you'd probably get used to it.
- The controls aren't as easy to operate as on some other machines, and the labels aren't as clear.

Asko W640 Quattro

Miele W828

LG WD-1050 FH

F & P Intuitive IW709

Continued from page 42

activates the detergent, and this is circulated through the clothes for a while. The machine then tops up with cold water and the dirt is supposed to float easily away from the clothes. Unfortunately, contrary to its claims, it got the lowest score for gentleness on its normal cycle.

However, the energy efficiency score for the FISHER & PAYKEL was higher than other top loaders, mainly because it uses less hot water than other machines.

Tumblers vs agitators vs impellers

Despite all these technological advances, you can predict a lot about a washing machine's likely performance simply on the basis of the drum type — that is, whether it tumbles clothes up and down (like a front loader) or swishes and spins sideways (like a conventional top loader).

Tumblers tend to be gentler on clothes than the typical top-loader agitation, and

usually score just as well for dirt removal. They're also more water- and energy-efficient than most top loaders. In this test, the KLEENMAID by Brandt TX 768A and SIMPSON Enviro 100 45S100C machines are the only two with tumbler action, although the KLEENMAID loads from the top, rather than the front (see *The best of both worlds?*, right).

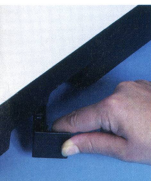
The typical top loader uses either an agitator or an impeller to move the clothes around in the water. There's no difference between impellers and agitators for gentleness or dirt removal. There's no stem in the middle of an impeller-type machine (the HITACHI, LG, OMEGA and SAMSUNG in this test), so you might expect it to be easier to load and unload the clothes. However, in our test the clothes were all tangled together at the end, which created extra work getting them apart — though it might be good for bulky items like blankets. □

The best of both worlds?

The KLEENMAID in this test is a top loader but washes like a conventional front loader — its drum is on its side and tumbles the clothes like a front loader, but opens from the top. It came best overall in this test, with the best water, energy and gentleness scores. See its profile on page 43 for more on the pros and cons of this machine.

With their compact size and water and energy efficiency, machines of this type are popular in Europe, but are relatively new on the Australian market. We tested a similar machine, the BENDIX Bambina, early last year, and it also scored well.

For a washing machine to operate effectively, it must be level. Most machines have four adjustable feet so you can change the level of each (by screwing it up or down with a spanner) if the machine is on an uneven or sloping floor. But now you can throw away the spanner: the Samsung has a super-easy levelling system — you simply release the leg locks, rock it back and forth and it levels itself.



VICTORIA MARSHALL

How reliable have subscribers found them?

We surveyed readers about the reliability of their washing machine, asking if it had needed repairs in the previous 12 months. We also asked if they'd buy the same brand again.

The graphs show the results for the brands for which we received sufficient answers (the number in brackets tells you how many readers reported on the brand). Note that the results of the survey also cover brands not included in this test, and that we don't have reliability data for all brands tested.

Percentage not needing repair*

Miele (396)	93
Maytag (332)	92
Kleenmaid (1317)	90
Hitachi (836)	88
Whirlpool (1341)	86
Westinghouse (366)	85
Asko Asea (698)	84
Simpson (3437)	84
Fisher & Paykel (6564)	83
Samsung (101)	82
Admiral (277)	81
Hoover (4341)	81
GE (371)	77
Bendix (610)	71
Thor (161)	71

Overall, 16% of washing machines needed repair, making them one of the less reliable appliances. Front loaders were slightly less reliable than top loaders, with the exception of MIELE, which specialises in front loaders and topped the reliability list.

Least reliable are BENDIX and THOR — almost a third of these brands' owners reported their machines had needed repair, more than for any other appliance in CHOICE's latest reliability survey.

Percentage who would buy the same brand again

Miele (402)	98
Fisher & Paykel (6626)	94
Asko Asea (706)	93
Maytag (337)	93
Hitachi (833)	92
Kleenmaid (1322)	91
Samsung (96)	88
Westinghouse (362)	88
Whirlpool (1357)	86
Hoover (4318)	85
Simpson (3436)	84
GE (362)	81
Bendix (609)	80
Admiral (259)	73
Thor (157)	72

* Differences of more than 7% are meaningful.



For people with a disability

- For people who have **problems with vision**, look for a model with controls that are easy to read (large, well-spaced letters with good contrast), such as the **FISHER & PAYKEL**, **HOOVER** and **SAMSUNG** in this test.
- Positive feedback such as beeps and/or lights when you press buttons is helpful. Of those we tested, the **LG**, **HITACHI**, **HOOVER**, **OMEGA**, **SAMSUNG** and **FISHER & PAYKEL** have lights and beeps as positive feedback. The **LG** and **HITACHI** beep in a chromatic scale, so you could potentially learn the tones associated with your preferred wash options!
- If you have **problems using your hands**, look for large, raised dials with a crossbar, or buttons that are easy to press. The **HOOVER** and **PERFORMA** have easy-turning dials and, along with the **SAMSUNG** and **OMEGA**, keypad buttons that are easy to press. The **FISHER & PAYKEL**, **LG** and **HITACHI** have a one-touch start and/or a favourite program, keeping button-pressing to a minimum.
- For people in a **wheelchair** we usually recommend front loaders because they're easier to access while sitting, especially if they're mounted on a stand so you don't have to lean down. However, the only front loader in this test, the **SIMPSON** (see photo), has a door that doesn't open fully and the opening (which is not very large anyway) is obstructed by the glass panel. Therefore we don't recommend it. Among models in previous tests, we've found the two **WHIRLPOOL** front loaders in the *Best Buy* list (page 43) have very wide mouths and open to 180°, and are a good option.



Despite being a front loader, the Simpson Enviro 100 doesn't make loading and unloading easy if you're in a wheelchair.

What to look for

- When deciding on **capacity**, look inside the drums of different machines and compare drum sizes — it may well give you a better idea of how much washing a machine will take than its claimed capacity.
- If you're short of **space**, a front loader may be a better option — you can use its top as a shelf or work surface or put a dryer above it. A top loader with a fold-back lid (like the **HITACHI** and **LG** in this test) may also let you install a dryer above. The relatively narrow **KLEENMAID** is another good space-saving option.
- Top loaders tend to wash faster than front loaders, so if **time** is an issue, you may be better off with a top loader.
- Check the **labelling and controls** — are they clear and easy to understand?
- If you're the kind of person who's daunted by ATMs and VCRs, a model with **electronic pushbutton controls** probably isn't for you. Check out the machines in the shop, and if it all seems too daunting, go for a traditional rotary dial machine (they may still operate electronically, but they'll feel like the old-style controls).
- Are the **buttons easy to push** and/or **dials easy to turn**? Can you turn dials in both directions, or only clockwise? Being able to take it back a few notches if you overshoot will be more convenient than having to go the whole way round again... and again.
- Are the **detergent and fabric softener compartments** easy to use, and the **lint filter/s** easy to clean?
- If you're not convinced the machine's computer will be able to understand what's involved with washing, say, the weekly footy clothes, another option is to program a **favourite cycle** as a one-touch operation. The **FISHER & PAYKEL**, **HITACHI** and **LG** have this feature, so you can use the autosensor/fuzzy logic options for your usual washes and the 'favourite' for another program you use regularly.
- Do you have **hot and cold water connections or cold only** in your laundry? Some machines need both to operate properly, or a special connector or a sealing cap for the hot water inlet if you want to connect it to cold water only. The table on page 46 indicates the necessary connectors for the machines tested.
- If you have a limited supply of hot water, or live in an area where the cold-water temperature can drop very low and you only have a cold-water tap, you might want to buy a washing machine with a **heater**. The *Features* table on page 47 indicates which machines have one.

Saving water

- If you have a limited water supply, a front loader (or a top loader with the drum on its side) will use less than a conventional top loader.
- Automatic load sensing or reduced-load functions can help save water with smaller loads.
- With a suds- or water-save feature, you can reuse your sudsy and/or rinse water.

WASHING MACHINES

Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price (\$)*	Warranty (years)	Dimensions (H x W x D; mm)**	Claimed wash capacity (kg)	Cycle time (minutes/normal wash)	Cold-only tap connection required	Noise (dB)	Running costs (\$/10 years)	Water used (L)
KLEENMAID by Brandt TX 768A (t/dr)	Brandt / Kleenmaid	France	1899	5	895 x 400 x 600	5.0	112	—	63	234	58
SIMPSON Enviro 100 45S100C (fr)	Email	Slovenia	1079	2	850 x 600 x 610	5.5	87	Y or cap	67	314	77
FISHER & PAYKEL Intuitive Eco IWL810 (tp)	Fisher & Paykel	NZ	1356	2	1005 x 650 x 680	8.0	52	Cap	69	668	169
HITACHI SF-H800PX (tp)	Hitachi	Korea	1249	2	950 x 625 x 680	8.0	64	Cap (B)	55	766	180
LG Turbo Drum WF-T902 (tp)	LG	Korea	1199	2 (A)	1050 x 630 x 690	9.0	61	—	57	775	180
WHIRLPOOL GLSC9245HQ (tp)	Whirlpool	US	1199	2 (A)	1060 x 685 x 710	8.0	44	Y	58	653	153
PERFORMA by Maytag PAV3200AAW (tp)	Maytag	US	1099	2 (A)	1110 x 685 x 765	8.0	47	Cap	64	651	153
HOOVER Boss 800RLA (tp)	Email	Australia	949	2 (A)	1045 x 675 x 720	8.0	62	Cap	56	783	186
SAMSUNG Triflow SW65ASP (tp)	Samsung	Korea	699	1	1010 x 685 x 705	6.5	58	Cap	65	674	153
OMEGA Air Injection 8000 (tp)	Daewoo / Omega	Korea	799	2	1030 x 610 x 690	7.0	81	—	60	775	191

* Prices shown are good target to aim for when shopping around, based on nationwide checks in December 2000, except for the Fisher & Paykel, which will be available in the shops from April or May.

** Dimensions (rounded up to the next 5 mm) are for the smallest box which could be placed around the machine allowing for inlet and drain hoses.
(t/dr) Top-loading/tumbler drum type.

(fr) Front loader.

(tp) Top loader.

(A) Plus extra cover for some parts and labour, as detailed in the warranty documents.

(B) Supplied.

(C) Water drains at over twice the rate of most machines, so it may not be suitable if you have small or partially blocked drains.

1 Claimed wash capacity

We tested at what the manufacturers claimed the capacity to be. In the past few years we've been testing at only 80% of the claimed capacity, because we often found that loads needed to be very tightly packed to reach claimed capacity, and thought most people wouldn't jam a machine as full as that. Such a tightly packed load also meant dirt removal scores were erratic. However, this problem seems to have largely gone away now, so we've changed to testing at full claimed capacity. These results can't be directly compared with those from previous tests.

2 Cold-only tap connection required

If you want to use only cold water, you may need a special Y-shaped connector or a sealing cap for the hot-water inlet. Unless stated otherwise, you'll have to buy it as an extra.

3 Noise

These are the maximum noise levels recorded during the spin cycle, measured 1 m away from the machine and 1 m above the ground. The noise level of these machines is around or a bit below that of a normal conversation.

4 Running costs

This is an estimate of how much it'll cost you over 10 years (the average life of a washing machine) for water and electricity if you wash the

equivalent of one load every day using a 'normal' cycle. The calculations are based on 12.5 cents per kWh for electricity and \$1 per 1000 L for water. The calculation also includes the cost of any electricity used by the machine when it's switched on at the power point, but not in use. This is similar to standby power for TVs and VCRs, although the washing machine isn't really 'standing by' for anything.

For simplicity, we've excluded depreciation and any interest costs, as well as the cost of detergent — people use different amounts and the price varies considerably between brands.

5 Water used / water efficiency score

The first column gives the total amount of water used (rounded to the nearest litre) for a normal warm-water wash. To compare water efficiency between machines, we calculated the amount of water used per kilogram of the test load of washing. The lower the water consumption per kilogram, the higher the water efficiency score.

6 Energy efficiency score

The machine's energy efficiency is measured on the basis of kilowatt hours (kWh) of electricity used for each kilogram of the test load of washing. A higher energy efficiency score means less energy is used.

7 Spin efficiency score

To measure how well a machine extracts

the water from clothes, we weighed them before and after the wash. The higher the score, the more water is removed. We used the highest spin speed for a normal cycle — on some machines you can reduce it for garments that crease easily.

8 Gentleness score

To measure the wear and tear on clothes, we attached swatches of easily frayed fabric to the garments in each load. The area of the swatch was measured before and after the wash. The less fraying, the gentler the machine is on its normal cycle, and the higher the score.

9 Dirt removal score

To assess dirt removal, we measured how much light was reflected from specially soiled swatches before and after washing. The machine that does this (a spectrophotometer) measures much more accurately than the human eye can perceive; differences of about 6% are visible.

We've only reported on dirt removal using a warm-water wash. Depending on the detergent, a cold wash could remove slightly less dirt (poor detergents tend to improve in warm water).

10 Overall score

Dirt removal contributes 40% to the overall score, with gentleness and water, energy and spin efficiency each weighted equally at 15%.

6

7

8

9

10

Energy efficiency score (%)	Energy efficiency score (%)	Spin efficiency score (%)	Gentleness score (%)	Dirt removal score (%)	Overall score (%)
89	75	74	76	78	
83	73	70	76	75	
87	82	46	82	74	
62	79	52	81	70	
70	67	56	81	70	
67	68	54	78	69	
68	59	54	80	68	
69	72	50	77	67	
62	58	54	81	66	
68	41	52	84	65	

Brand / model (in rank order)

KLEENMAID by Brandt TX 768A (t/dr)**SIMPSON** Enviro 100 455100C (fr) **BEST BUY****FISHER & PAYKEL** Intuitive Eco IWL810 (tp)**HITACHI** SF-H800PX (tp)**LG** Turbo Drum WF-T902 (tp)**WHIRLPOOL** 6LSC9245HQ (tp)**PERFORMA** by Maytag PAV3200AAW (tp)**HOOVER** Boss 800RLA (tp)**SAMSUNG** Triflow SW65ASP (tp)**OMEGA** Air injection 8000 (tp)

BUBBLES AND FROTH

The **OMEGA Air Injection 8000** has an air injection generator, which releases air bubbles into the water, in theory improving washing performance. It worked, in that the **OMEGA** got the best dirt removal score in this test, but it used a lot of water (191 L) and took a long time to complete a normal cycle.

Features This table lists some of the features of the washing machines on test. See also *What to look for*, page 45, for a discussion of some of the latest features.

Brand / model	1 Heater	2 Delay start (hours)	3 Out of balance	4 Load size sensor	5 Selectable spin speed	6 Extra rinse	7 Favourite program	Child lock
KLEENMAID by Brandt TX 768A (t/dr)	✓		✓		✓			
SIMPSON Enviro 100 455100C (fr)	✓				✓			
FISHER & PAYKEL Intuitive Eco IWL810 (tp)		1 to 18	✓	✓		(D)	✓	
HITACHI SF-H800PX (tp)		3 to 12	✓	✓	(C)		✓	✓
LG Turbo Drum WF-T902 (tp)		3 to 48	✓	✓ (A)	(C)	✓	✓	✓
WHIRLPOOL 6LSC9245HQ (tp)			✓			✓	✓	
PERFORMA by Maytag PAV3200AAW (tp)			✓		✓			
HOOVER Boss 800RLA (tp)			✓					
SAMSUNG Triflow SW65ASP (tp)		3 to 18		✓	(C)	✓		
OMEGA Air injection 8000 (tp)			✓	✓ (B)				

(A) Only for normal ("fuzzy") and jeans wash programs; other programs have preprogrammed default settings, which you can override.

(B) Only for the normal ("fuzzy") wash program; other programs have

preprogrammed default settings, which you can override.

(C) You can't change the spin speed, but you can adjust the spin time.

(D) Has an "allergy" cycle for extra rinse.

1 Delay start / finish

Delays the start or finish of the wash cycle — for example, to take advantage of an off-peak water heater.

2 Out-of-balance adjustment

Automatically detects and redistributes an out-of-balance load, either by spinning slowly before the full spin cycle or by taking in water.

3 Load size sensor

The machine's sensors measure the size of the load and adjust the water level as appropriate.

4 Selectable spin speed

You can change the set spin speed for a chosen program.

5 Extra rinse

You can choose an additional rinse, which is useful if you're sensitive to detergent.

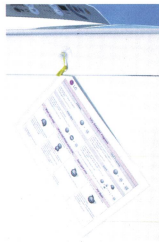
6 Favourite program

You determine all the parameters and design your preferred program, which you can then select at the touch of just one button.

7 Child lock

When set, programs can't be changed during a cycle.

The **LG** came with a useful laminated card with brief instructions for different programs, washing tips and a short troubleshooting guide. It can be suction-cupped onto the washing machine, so serves as a convenient everyday supplement to the instruction manual.



VANESSA MARSHALL

If you find a recall or ban not on our list, please let us know. Companies often rent 1800 numbers for a couple of months after the recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

THE PRODUCT: Dimmies Stores has recalled **Just Dreamin Girl's T-shirt style nightdresses**: pink with navy blue collar or aqua blue collar featuring a teddy bear motif with stars and flowers and the words Teddy's Picnic light blue with pink collar; featuring a girl motif with pink star and the words Retro Princess; sold in Queensland, Victoria, NSW and SA.

The problem: The nightdresses fail to comply with mandatory Australian Standard 1249:1990 and Australian/NZ Standard 1249:1999 for fire hazard information labels. The garments should be labelled: WARNING HIGH FIRE DANGER KEEP AWAY FROM FIRE. **What to do:** Keep away from heat or flame. Return the nightdresses immediately to any Dimmies store for either a full refund, a replacement garment or for the appropriate label to be attached. For further information phone 1800 061 653.

THE PRODUCT: Big W has recalled **Boys' and Girls' Road King 35 cm pavement cycles**, sold from September to December 19, 2000. The girls' bicycle has keycode number 337 5280, barcode number 4712837149222 and a neon pink frame with a purple front fork. The boys' bike has keycode number 337 5273, barcode number 4712837149215 and a royal-blue frame with a neon yellow/green front fork.

The problem: The bikes' plastic moulded frame may fracture and fail while in use. **What to do:** Don't use the bicycles. Return them to the store of purchase for a full refund. For more information phone Big W customer information on 1800 677 678.

THE PRODUCT: Target Australia has recalled 15 cm high by 15 cm diameter **cream or dark brown three-wick candles** with vertical grooves along the sides, made by Conscious Candles and sold through Target and Target Home stores from June 1999 to November 2000. **The problem:** The candles may contain lead in the wicks, and hence may not comply with an unsafe goods notice pursuant to section 31 of the Fair Trading Act (NSW).

What to do: Don't use the candle. Return it to your nearest Target or Target Home store for a full refund. For more information phone 1800 814 788.

THE PRODUCT: Austwide Wholesalers has recalled **Wooden Games Clock Learning Board**, consisting of an abacus featuring wooden beads, wooden numbered hexagon shapes and vertical wooden slats printed with +, - and =, and a clock, and identified by barcode number 9316341138441 printed on the packaging.

The problem: Small parts may pose an inhalation and choking risk to children under three years of age. **What to do:** Don't use it. Return it to its place of purchase for a full refund, or for further information contact Austwide Wholesalers, 14-22 Magnet Road, Canning Vale 6155; phone (08) 9455 3200; fax (08) 9455 3222.

THE PRODUCT: Norco Co-operative has recalled **Richmond Vanilla Ice Cream** in 8 L white plastic containers with a best-before date of 27/09/02, and distributed by corner stores and other small grocery stores in NSW and Queensland, not by major retailers. **The problem:** The ice cream may contain glass fragments. **What to do:** Don't eat it. Return it to the place of purchase for a refund, or for further information contact Norco Co-op on (02) 6627 8113.

THE PRODUCT: Menora Foods has recalled **Saithe Cuttings** (fish) sold in a 125 g glass jar, and **Saithe Slices** sold on a 100 g plastic tray (all use-by dates), distributed by Coles, Woolworths, Franklins and smaller retailers such as corner stores.

The problem: The fish may have been contaminated by listeria, which can affect the very young, the elderly, pregnant women and people with lowered immunity.

What to do: Don't eat it. Return the product to the place of purchase for a refund. For further information contact Menora Foods on (03) 9547 3111; fax (03) 9546 2276.

THE PRODUCT: Coles Myer has recalled the following **Christmas novelty candles and holders** purchased through the Myer Direct Christmas 2000 catalogue: Tealight Santa; Star with Angel Tealight Holder; Ball with Cherubs Tealight Holder; Round Candle Tealight Holder; Hexagon Candle

Tealight Holder; Star with Santas Tealight Holder.

The problem: When the candle is lit the ceramic Santa's hat or the ceramic tealight holders may overheat and/or catch alight.

What to do: Complete the return form enclosed with original delivery and send it with the item to Reply Paid Myer Direct Customer Service Department, ULD 28, State Parcel Centre, Port Melbourne 3207, for a full refund. You will receive a \$10 discount on your next Myer Direct purchase (quote RECO1 when ordering). For any other queries phone 1800 550 100.

THE PRODUCT: Wagner Spraytech Australia has recalled **Contempra solar garden lights**, product number 1016062, sold between July and December 2000.

The problem: The solar light may be a fire hazard, as it may create an ignition point, resulting in melting and smouldering of the mounting pole, or ignition of flammable materials at the base of the light.

What to do: Remove the light immediately and return it to the place of purchase for a full refund, or exchange it for another model. If you have experienced the problems described, contact Joe Mitchell, Wagner Spraytech, 33 Hinkler Road, Mordialloc 3195; (03) 9587 2000 Melbourne Metro; 1800 064 790 all other areas; 0419 396 492 after hours.

THE PRODUCT: Mitsubishi Australia has recalled all **Mitsubishi HJ Galants**

The problem: The rubber boots on the lower lateral arm ball joint might have been damaged during assembly. Mud and water may enter the boot, causing wear in the boot joint and possibly resulting in ball joint separation.

What to do: Contact your local authorised Mitsubishi dealer; who will inspect your car free of charge to determine whether your vehicle is affected.

THE PRODUCT: Telwater Australia has recalled **Quintrex and Bermuda boats** with underfloor fuel tanks built between April and October 2000, serial number range D 000 - J 000, and

Stacer boats with underfloor fuel tanks, built between September 1999 and October 2000, serial number range I 999 - J 000. As well as having an underfloor fuel tank, these boats can be identified by the absence of two breather outlets on the transom of the boat (one on each side).

The problem: Fuel may leak from the fuel filler cap due to pressurisation in the fuel system, which may affect the

flotation material under the floor, and pose a fire hazard/safety risk.

What to do: Don't use the boat until contacting your local authorised Quintrex, Bermuda or Stacer dealer, who will arrange for your fuel tank to be repaired or replaced free of charge.

THE PRODUCT: Leisureworld Australia has recalled **Lifestyle DT900 stationary exercise bikes**, sold in Rebel Sport stores from May 1999 to October 2000.

The problem: The frame has a design fault that exposes the chain components, which could lead to injury.

What to do: Phone Leisureworld Australia immediately on (03) 9735 2334 to arrange for the bike to be collected and replaced with a new model.

THE PRODUCT: CMS International has recalled the **Black Knight Wheel Sealant System**, part number BK3000, sold by Autobarn, Repco, Sprint, Super Cheap Auto and some other automotive stores from June 29, 1999, to December 2000. The product contains 2 x 250 g aerosol cans — 1 x Black Knight Wheel Sealant (red cap), 1 x Black Knight Wheel Sealant Remover (yellow cap).

The problem: The can of wheel sealant remover (yellow cap) may rupture.

What to do: Keep the can of sealant remover cool and return it to its place of purchase for a full refund. For further information contact CMS International on (02) 9905 8400.

THE PRODUCT: Kia Automotive Australia has recalled **Kia Carnival vehicles, model K57**, manufactured from 2000, with VIN range KNAUP752316143637 - KNAUP752316144284.

The problem: An improper welding procedure in the production process of the brake pedal assembly may cause the brake pedal to crack and separate, and lead to loss of braking capability.

What to do: Contact your local authorised Kia dealer or phone Customer Care Assist on 1800 600 010 to arrange for your vehicle to be inspected and repaired if necessary.

Weekly updates of recalls and bans are posted on the **CHOICE website at www.choice.com.au**. You can also email us any recalls or bans not on this list at ausconsumer@choice.com.au.

INDEPENDENT ADVICE TO ENSURE YOU GET THE BEST

CHOICE Travel

March 2001

Reprinted from Holiday Which? (Winter 2001), the magazine of the UK Consumers' Association

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WHICH TOUR OP?

Canadian Rockies

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CHOICE Travel is reprinted from *Holiday Which?*, the magazine of the UK Consumers' Association, so prices and booking details are from a European perspective, but most of the information is just as useful to travelling Australians. The reports from all around the globe give you the lowdown on hotels, sights, beaches, nightlife and shopping, always with an eye to your safety as well as value for money.

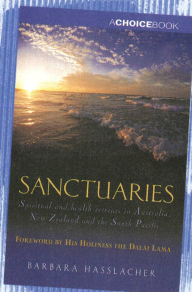
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Sanctuaries

Spiritual and health retreats in Australia, New Zealand and the South Pacific — by Barbara Hasslacher.

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This may be used as a tax invoice.

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(02) 9577 3399. **CHOICE Consumer Services** (02) 9577 3399.

email ausconsumer@choice.com.au

World Wide Web address www.choice.com.au

CHOICE HOME PAGE



Yes, our Home Testers are trialling toilet paper. Glad you don't go shopping in the same suburb as CHOICE? (Supplies ran a bit low in the shops...)

ABOUT THE AUSTRALIAN CONSUMERS' ASSOCIATION

The Australian Consumers' Association is a non-profit, non-party-political organisation, established in 1959 to provide consumers with information and advice on goods, services, health and personal finances, and to help maintain and enhance the quality of life for consumers. It is a Council member of Consumers International.

We are completely independent. We buy all the products we test at random in the marketplace; we never accept products to be tested as gifts or loans from manufacturers or retailers. We are not beholden to any commercial, government or union interests, and we don't accept advertising, paid or unpaid. Our income is derived from the sale of CHOICE and our other publications and products.

We test and rate products and services. Our ratings are usually based on quality without regard to price, and are derived from lab tests, expert judgments and reader surveys. If a product is high in quality and relatively low in price, we deem it a **Best Buy**. A rating applies only to the brand and model tested, not to other models sold under the same brand name, unless so noted. Financial information in CHOICE is of a general nature, and is not intended to be advice on individual investments.

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Membership. Subscribers can become voting members of the Consumers' Association on application. Voting membership costs \$89.10 for a year, which covers your subscription to CHOICE with free access to CHOICE Online and a further subscription to our consumer policy and campaigning magazine, *Consuming Interest*.

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APRIL 2000 — MARCH 2001

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		Herbal supplements	May
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How to use this index

Bold type indicates a test, survey or trial report, normal type indicates other articles.
 * indicates an update of a previous report, additions or corrections to reports,
 small follow-up items or letters.
 For space reasons, the index generally doesn't include Choice Cuts, many other
 small pieces, and Recalls and Bans.

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		Salt: how much do you eat?	Jul, Oct*
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		Science in the media	Mar
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M ad cow disease	Mar	supermarket	
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O live oil	Nov , Jan/Feb*	Telephones — see Phones	
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Property/home inspections	Mar	Weight-loss programs	Apr
		Wine, shiraz	Dec

Become a friend of the Consumers' Association

The Australian Consumers' Association is completely funded by our subscribers, book purchasers and other customers. We don't receive ongoing funding from government or any commercial

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OVERDUE

Our records indicate that the bill for your service is overdue. We understand how hard it is to remember this due date for all your bills. So don't worry about paying this one. Because you have enough to worry about in your life.

We know you're getting sent bills and over due notices. And if you don't pay a bill on time it's generally because you don't have the time to pay it, or you mislaid the money for payment time.

We are a new company that specialises in helping people budget their money and don't get into debt. We can help you get your overdue and overdue notices for even bills on time. We can help you get your overdue and overdue notices for even bills on time. We can help you get your overdue and overdue notices for even bills on time.

It is not desirable this advertisement because it is not a bill and you do not owe us any money.

Is there nothing people won't stoop to?

Picture this: you open an envelope to find you're overdue on a bill for a substantial sum of money — a sum you didn't even know you owed. Does it give you that strange feeling in your chest and tummy?

The elderly mother of one of our readers received this letter recently, and got rather a shock to see she owed someone so much money, especially as she always pays her bills on time. Of course she couldn't

be sure it was meant for her — the name and address had been printed to give the impression it had been smudged beyond recognition by water, with an apology for the inconvenience.

After scaring its recipient half to death, the letter kindly reassured her that she didn't have to worry about paying the bill. And on reading it more closely, it turned out to be an ad for a company that pays bills on your behalf.

We think using this sort of scare tactic to coerce people into using a product or service is unethical. As the ad itself points out, people have enough to worry about without things like this popping up.

ATTENTION RESIDENT
Unfortunately your mail was:
DAMAGED BY WATER
We apologise for any inconvenience.



CD TRAVEL CASE



(\$11.95)

6
CAPACITY

CDR 6

Easily Transportable

- Compact Discs • CD Roms
- Compact Disc Based Video Games

New CD Book design for easy disc selection

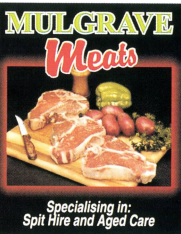
Unit Automatically Becomes Portable When Carried

Practice what you preach

Quite a few vigilant readers with an eye for irony spotted this ad in a Toys R Us catalogue: a clear case of do as I say, not as I do! (By the way, do as they say.)

Don't buy the sausages!

This butcher-shop fridge magnet made one of our readers wonder what she was eating ...



Ah, the wonders of modern technology ...



RANI 2

Ranitidine Tablets 150 mg
60 tablets



The instructions for these anti-reflux tablets give a whole new meaning to "up to the eyeballs"!

KEEP OUT OF REACH OF CHILDREN
20545 (137) \$20.60
RANI-2 TAB 150mg 60 \$4
(Ranitidine-HCl) 4 Rpt
TAKE ONE TABLET TO BOTH EYES.

508B41

How about a little help?

The hard word would like to thank all the readers who've responded with examples of outrageous ads, promotions and products. Thanks to J Isaac, T Kolb, C Potter, H Purves, K Shaw, L Shears, I Trimble and D Withington for their contributions to this month's Hard Word. Please keep sending them in.

If you have any examples you think deserve to be on this page, send them to The hard word, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.